



FAQs for Australia Medical Plan

Effective 1 May 2019

Enrollment or Termination

1. How do I enroll to the GU Health Fund?

You will need to follow steps below:

- i. Log onto guhealth.com.au/adobe with company code: **adobe101** for domestic employees or **adobe102** for oversea employees who are on 457 working visa

New members

To find out more information about the Adobe Health Plan you will require the company web access code.

If you do not have the code you will need to contact your HR department or health plan administrator.

Company code

.....

Go

- ii. Click "Would you like to join online?"

New members

[Would you like to join online?](#)

Please note: *products selected may contain waiting periods, benefit limits, exclusions, restrictions, benefit limitations periods, excesses and co-payments. When downloading an application form we recommend you also download the membership booklet for full details.*

You're entitled to cancel your membership and receive a full refund within 30 days of your membership start date or upgrade, provided you haven't made any claims. The refund will be paid to the party who made the membership contribution.

View:

- [Resident membership book](#)
- [Resident application form](#)
- [Resident rate sheet](#)



iii. Click "Get Started"

Before you start your application process
Please keep in mind that to protect your privacy, the application process will time-out if it's inactive for 15 minutes.

You won't be able to save a partly-completed form, so we recommend that you allow approximately 20 minutes to fully complete your application. Please take the time to scroll through the form so that you have the necessary information on hand to complete your application.

[Get Started](#)

If you are previous GU member, you will need to follow steps below:

- i. Log onto guhealth.com.au/adobe with company code: **adobe101** for domestic employees or **adobe102** for oversea employees who are on 457 working visa

New members

To find out more information about the Adobe Health Plan you will require the company web access code.

If you do not have the code you will need to contact your HR department or health plan administrator.

Company code

.....

[Go](#)

- ii. Download "Resident application form" if you are domestic employee or download "Overseas Visitors application form" if you are on 457 working visa

New members

[Would you like to join online?](#)

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View:

- [Resident membership book](#)
- [Resident application form](#)
- [Resident rate sheet](#)

New members

[Would you like to join online?](#)

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View:

- [Overseas Visitors membership book](#)
- [Overseas Visitors application form](#)



- iii. Complete the form and send it to corporate@guhealth.com.au

It should take about 5-10 minutes. You will need to have your Medicare details with you.

2. Who can I cover under GU / What's the definition of dependent?

Spouse / Partner / defacto and dependent children studying full time up to age 25 can be covered on the GU Plan.

3. How do I add family member to the health insurance plan?

Once you have joined and registered for online access, you are able to add or remove family member online.

4. When do I get a new membership card?

You will receive your membership pack within 10 business days of your online enrolment.

5. Who do I need to notify when I need to exit the GU plan?

You notify the Employee Resources team at erc@adobe.com and Adobe will notify GU Health in the event you leave Adobe or wish to cancel your plan. If you are making any payments, it is recommended you contact GU Health to cancel these.

6. If I leave Adobe can I continue with GU?

If you leave the company, you will no longer be entitled to the subsidy offered by Adobe. You are able to contact GU Health and they can provide you with new premiums and plan options, or you are free to select another health insurer, again without reserving waiting periods you have already served.

Coverage

7. Will I have to serve any new waiting periods?

GU Health will honor all waiting periods that you have served with your previous health fund. If you're part way through serving waiting periods with your previous health fund, you will only need to serve the balance of the waiting periods with GU Health.

8. Is there an excess?

Your GU Health hospital cover has the same \$250 excess, and children do not need to pay any excess on hospitalisation. The excess is paid once per year for singles and twice per year for family memberships. There is an excess for same day hospitalisations. For oversea employees



who are on 457 working visa, given your coverage is different from the domestic employees, please refer to your Overseas Coverage Guide.

9. What is the anniversary date of the GU health fund?

Your annual extras limits and hospital excess anniversary will be based on the date you joined GU Health, not the calendar year.

10. Can I upgrade/change my cover with GU?

You are unable to upgrade your level of cover with GU. The Adobe cover is a very high level of cover, Top Hospital and Top Extras cover.

11. Where can I find more information about my GU cover?

Visit benefits.adobe.com/au or log onto the GU Health web portal: guhealth.com.au/adobe

12. How do I contact GU if I have any questions?

Please contact GU at 1800 633 819 or corporate@guhealth.com.au.

Claims

13. Can I claim straight away?

Yes, you can claim from the day your GU Health cover starts for the benefits which you've already served relevant waiting periods.

14. How can I make a claim with the new fund?

As with most funds, you can make claims at the provider by swiping your membership card, via claim online, via email, or mail GU Health.

15. What do I do if my claim payment is delayed?

Claims may be delayed until your previous fund provides GU Health with proof of your previous cover. While the GU Health application process authorises GU Health to request this information from your previous fund, we recommend you contact your previous fund and request a "clearance certificate" to be sent to GU Health.

Premiums

16. What are the rebate tiers?

The rebate tier is adjusted annually by ATO. For more information, please refer to [ATO Websites](#).



17. How do I pay my portion of the premium if needed?

Adobe subsidizes premiums to Base Tier for all local employees. If your income falls into rebate Tiers 1, 2 or 3, you will need to contribute a portion towards your health insurance. This can be done in 2 ways:

- a. Via monthly direct debit from a bank account or credit card, or
- b. You can elect to select Base tier and reconcile your rebate amount when you complete your tax return.

18. What's my contribution towards the health plan if my income falls into rebate Tier 1, 2 or 3?

Australian Residents:

Complete Gold Hospital (\$250 single/\$500 family excess) & Added Value Benefits				
	Rates inclusive of rebate			No rebate Tier 3
	Base Tier	Tier 1	Tier 2	
Single Cover	\$0.00	\$24.35	\$48.70	\$73.05
Family Cover	\$0.00	\$48.70	\$97.40	\$146.10

You are able to change your rebate tier at any time you like directly with GU Health.

19. What happens in April when Funds put their premiums up and when the rebate percentage is adjusted by the Australian Government?

Your Adobe premiums are renewed and set on the 1 October every year. However, the Australian Government adjusts the rebate percentage on 1 April each year. If your combined family income falls under Tier 1, 2 or 3, your portion towards your health insurance may be impacted. Any impacted employee will be contacted by GU Health notifying them of any premium changes due to the change in rebate. Please visit [ATO Websites](#) to learn more.

20. What about Lifetime Health Cover (LHC) loading?

Adobe currently pays LHC loading for employees who may be impacted.

Note: This FAQ is intended to provide information about Adobe's new medical policies. The content of this FAQ is believed to be accurate, but in the event of any conflict, the applicable policies, plans or law will govern.