

# journey cover

HSUWA Journey Cover is a benefit included in your membership, it means that if you have an accident travelling to or from work, you can make a claim to receive income support.

## How much will it cost me?

Nothing. If you are a financial member of the union, your membership subscriptions cover the costs.

## What am I covered for?

The benefit payable for loss of income is 80% of the insured persons ordinary time earnings plus shift allowance to a maximum of \$1,500 per week; whichever is the lesser. There is an excess period of 14 days (consecutive not work). The benefit periods are :

Members up to age 67 years	Maximum of 104 weeks from the end of the 14 days of the waiting period.
Members aged 68 and above	It is payable up to the day the claimant turns age 70.

## How does it work?

If you are injured, Journey Cover pays your wages while you are off work. If you choose to use your own sick leave, Journey Cover pays you on top of your sick leave pay.

## If I join the Union am I automatically covered?

Yes! From the date you become a financial member of the union.

## Are medical expenses covered?

No. Medicare and private health insurance already cover the majority of these.

## What do I do if I am injured?

See your doctor as soon as possible and make sure they give you a medical certificate.

## When does the claim start?

From the date of attendance with a medical practitioner.

## If I am injured in a motor vehicle accident, am I covered?

Yes. As long as you are not under the influence of drugs or alcohol.

## If I hold more than one job what am I covered for?

If you are a member of the union relating to the job you are travelling to or from then you are covered for that job.

## How do I claim?

Immediately attend a Doctor (if you have not already done so) as cover only applies from the date of the first attendance with a qualified Medical Practitioner.

Contact the HSUWA Office for the Journey Cover Insurance claim forms. Please note that you must lodge your claim forms etc within 30 days of sustaining the injury.

**If you have any questions regarding the claims process or completion of the forms please contact the HSUWA Office on 9328 5155.**



**Join or renew now  
9328 5155 – [hsuwa.com.au](http://hsuwa.com.au)**

The HSUWA is the union that represents health professional, administrative, clerical, technical, supervisory and management employees in West Australian public hospitals and health services, private hospitals, aged care, disability services, private pathology, radiological services, private therapy services, private dental practices and services, and community pharmacies. Our members range from Clerks and Administrators to Technicians and Assistants to Health Science and Allied Health professionals.

 **hsuwa**  
with you at work