

How to understand and complete the Pre-existing Condition (PEC) certificate.

1. What is the Pre-existing Condition (PEC) Certificate?

Under Medibank's Fund Rules, there is a 12 month waiting period for hospital treatment relating to a pre-existing condition when you first join Medibank or change your cover.

A **pre-existing condition** is an ailment, illness or condition that, in the opinion of a medical practitioner appointed by us, the signs or symptoms of which existed at any time in the **6 month period** ending on the day that you became insured under the policy or changed your cover – even if the condition had not yet formally been diagnosed.

The PEC Certificate helps Medibank assess whether your condition is pre-existing.

The certificate must be completed by:

- You (or your guardian).
- Your referring health practitioner (for example, a GP, dentist, optometrist or physiotherapist).
- Your treating medical specialist who will admit you to hospital.

A Medibank-appointed medical practitioner will then review the certificate and make an assessment.

2. Why must the form be completed in English?

The PEC Certificate must be completed entirely in English. Medibank's Clinical PEC team can only assess forms written in English.

If any part of the form is completed in another language:



- The form may not be able to be assessed.
- Your PEC determination could be delayed.
- Your hospital treatment arrangements could be affected.

3. Who needs to complete each section and when?

The PEC Certificate has two parts. Different people are responsible for each part.

Section 1 and 2 – Patient details and consent.

Step 1. Before your appointment, please complete your section of the form first.

- Fill in your personal details.
- Read the consent statement carefully.
- Sign and date the form.

Section 3 and 4 – Medical information.

Your referring health practitioner and treating specialist completes these sections.

Step 2. Bring the form to the appointment and ask your doctor and specialist to complete sections 3 & 4.

- Take the partially completed form with you when visiting your doctor or specialist.
- Your health practitioner and treating specialist must complete and sign their sections in English.
- If needed, a medical interpreter may help explain the questions – however, all written responses on the certificate must still be in English.

4. How to submit your completed form.

Once all sections have been completed and signed in English, return the certificate to Medibank using one of the options below:



Email

Send your certificate to: **pec@medibank.com.au**
Please use the subject line: **PEC (Your membership number).**



Post

Send your certificate to: **PEC Determination, GPO Box 9999 (in your Capital City). No stamp required.**

What happens next?

A Medibank-appointed medical practitioner will assess your certificate. This may take up to 10 business days once all required information has been received. Medibank will contact you as soon as the assessment outcome is made.

Need Help?

If you have any questions about the PEC Certificate or need help completing it, please contact Medibank:



Phone

Call 132 331



PALM Employee Support

palmsupport@medibank.com.au



Email Pre-existing form to:

pec@medibank.com.au – include your membership number in the subject line.