



# Emergency Medical Expenses



## CASE STUDIES

### Profile

An employee of an insured was travelling in China on a business trip to attend meetings over five (5) days and was covered under the insured's Corporate Travel policy.

### Background

The employee fell and fractured their wrist. The claimant attended the local Emergency Department and was advised to curtail the journey and return to Australia, in the hope of avoiding further damage to the wrist which may result in surgery.

### Outcome

The DUAL Assist team arranged for the claimant's flights to be amended to an earlier day.

Upon arrival in Australia, the insured was placed in a cast and expected to make a full recovery without further need for surgery.

### Response

Section 1, Medical Expenses for the Emergency Department costs and Section 1, Additional Expenses for the change in air ticket cost.

**Payment:** \$900

### Profile

A fly in fly out (FIFO) employee of an insured was covered under a Medical Expenses Insurance Policy as an expatriate whilst working in remote Indonesia during their 6-week rotation.

### Background

The employee experienced chest pain and consulted their Doctors at the site hospital.

### Outcome

Initial tests did not reveal an obvious cardiac issue however further relevant diagnostic testing was not available in the site hospital. A conservative approach was discussed by DUAL Assist Doctors in consultation with site Doctor and the decision was made to evacuate the patient to Jakarta. The evacuation was facilitated on a commercial airline which was the fastest method of evacuation available and accompanied by a medical escort.

In the Jakarta Hospital, the patient underwent tests to confirm the diagnosis, there was no evidence of any cardiac issues and the patient recovered quickly. The Doctors advised the causation was likely to have been a virus. The patient returned to site to continue their rotation.

### Response

Medical Expenses Policy Section 1, Medical Expenses and Section 2, Emergency Medical Evacuation

**Payment:** \$12,000

## Profile

An employee of an insured was travelling in Asia on a business trip for four (4) weeks visiting clients and was covered under the insured's Corporate Travel policy.

## Background

The employee was in a bar with clients when the employee became a target of unwanted attention and suffered an anxiety attack. The claimant called DUAL Assist who arranged for a telehealth consultation with a relevant professional.

## Outcome

The DUAL Assist team arranged for two (2) psychology appointments via Telehealth and the claimant was able to return home on an earlier flight.

## Response

Section 1, Medical Expenses for two (2) Telehealth consultations

**Payment:** \$600.

## Profile

A director was travelling on private travel in the Philippines for seven (7) days and was covered under the Insured's Corporate Travel policy.

## Background

The director became unwell with suspected acute food poisoning. The patient was taken by ambulance to a major hospital and was admitted severely dehydrated and with poor kidney function resulting from dehydration. The patient was hospitalised for several days and remained weak, so the decision was made to fly the patient's daughter to Philippines to accompany the patient home as a non-medical escort once he was fit to fly.

## Outcome

The DUAL Assist team arranged for:

- a. a letter of guarantee for the hospital costs allowing DUAL to pay the hospital directly;

- b. flights for the directors daughter to the Philippines;
- c. date change for the directors air ticket;
- d. hotel accommodation for the patient's daughter and the patient once he was discharged from hospital; and
- e. ground transport from the hotel to the airport.

## Response

Section 1, Medical Expenses and Section 1, Additional Expenses

**Payment:** \$10,500