

## Frequently Asked Questions

November 2024

### 1. How do members have access to My Psychologist?

This is a service provided to members as part of your Funds partnership with Life Insurer, AIA Australia.

### 2. Who delivers the My Psychologist Service?

The service is delivered by Online Psychologists Australia (OPA).

### 3. Who can access My Psychologist?

Any Fund member (regardless of whether they have insurance with AIA) and their family members above the age of 13.

### 4. What family members can access the program?

My Psychologist is available for members and their immediate family, meaning Husband, Wife, Partner and children above the age of 13.

### 5. Does OPA provide psychological treatment for children as well?

Yes, children over 13 years.

### 6. What, if any data is shared with AIA? Where is it stored? How is privacy protected?

This service is confidential, and no data is shared with AIA other than the number of participants who use the service. OPA's customer data is all stored in Australia in accordance with the relevant privacy legislation requirements.

### 7. How is this service accessed?

This service is accessible by visiting [onlinepsychologist.com.au/AIA](https://onlinepsychologist.com.au/AIA) and following the steps outlined.

### 8. What are the AIA codes being used?

The AIA Access Code is: AIAGroup

### 9. How much does the service cost?

Medicare rebated sessions, Customers using a Mental Health Care Plan (MHCP) will pay a reduced gap fee of \$60 per session whether this is for a General or Clinical Psychologist.

### 10. What happens if the member doesn't have a Mental Health Care Plan (MHCP)?

OPA can arrange a referral to a bulk-billed telehealth GP to provide the MHC Plan.

### 11. If a member does not wish to access a Mental Health Care Plan (MHCP) can they still use the service?

Yes, they can fund the full cost of the service. See below for costs.

### 12. Once 10 MHC Plan sessions are completed in a calendar year, what is the cost to our members for ongoing sessions?

50-minute sessions are provided at a reduced cost as follows:

- General Psychologist rate is discounted to \$156.65 (usually \$218.00)
- Clinical Psychologist rate is discounted to \$201.84 (usually \$247.05)

### **13. How soon after the appointment is the rebate processed?**

Within 24 hours

### **14. Can this impact underwriting outcomes?**

Any treatment can potentially have an impact on the underwriting process. AIA Australia may ask for further information to understand the circumstances.

### **15. How does OPA assist customers in financial hardship?**

This is an exception-based process that occurs when the member flags verbally with OPA that they are experiencing financial hardship. In these instances, there will be no gap fee for these members. Funds can also escalate cases directly to AIA who can liaise with OPA in certain instances. As this is an exception-based approach, this will not be widely marketed.