FROM THE PRINCIPAL
I extend a warm welcome to new and returning families. We look forward to a great year here at Kedron. We hope that you enjoy your time with us and trust you will make a positive contribution while you are here. Be active and get involved in the activities offered.

VALE - Neda Keshavarz. A wonderful young woman who was Dux of the school in 2006 was tragically killed in a bus accident in Nepal during the holidays. She was there doing church/volunteer work. We extend our deepest sympathies to her family and friends and was farewelled in a moving ceremony on 26th January.

RESULTS FOR 2012:
The Year 12 class achieved at a very high level with NINE students obtaining an OP1 and 15% of our class obtaining an OP 1-3. Overall approx 65% of students received an OP 1-15 and this was little below expectations, but will improve this year. The University of Queensland received 1800 scholarship applications of which 1200 were OP 1-3 – competition was intense. Our recipients were – Stephanie Green (Vice-Chancellor), Tabitha Rooke (Merit), Lachlan Vincent (Excellence)

Years 8 – 11 the average achievement across all years was for students achieving from an A to a C was - ACHIEVEMENT – 90% - BEHAVIOUR – 98.4% - EFFORT – 94%. This is a tremendous result.

The following statement, although repeated every newsletter is NOT being understood.
EVERY STUDENT in EVERY CLASS (and activity) EVERY DAY of the school year. (in uniform including hats)

In reviewing 2012 results for students across all year levels it is clear that student performance can be directly linked to student attendance (and effort) for a large number of students. Whether students are absent for legitimate reason or for other reasons excused by parents, it is clear that when attendance drops below 95% there is a drop off in performance. In simple terms, some parents need to say ‘NO’ to writing ‘lame’ notes excusing their child from school for a day, a morning, or an afternoon etc. because there is a price to pay and that is in the form of lower results. To maximize results students need to be at school all day every day, no matter what the activity.

KEEP YOUR HAT ON! Greater emphasis to the wearing of school hats will be part of our normal routine. Students are expected to have their hats on at all times when in uniform at school other than in classes. There is no grey in this approach. Students who have difficulty in meeting this expectation will be supervised in the shade during breaks for their own welfare.

CONGRATULATIONS to staff:
Permanent appointment – Mr Michael Leigh – HOD English (Mr Leigh comes to us from Mitchelton SHS)
The following staff will perform higher duties during 2013: Mr McCarthy – Acting Deputy Principal – Senior School Mrs Coogan – Acting Deputy Principal – School Performance Mr Clayfield – Acting HOD Middle School Mrs Wilson – Acting HOD Health and Physical Education Mr Hardy - Acting HOD The Arts
The following staff will perform year coordinator roles in 2013:
Year 08 - Mr Michael Crosby, Year 09 – Miss Nicole Dyson, Year 10 – Mrs Julie Brown, Year 11 – Miss Kymberley Webb Year 12 - Mr Ben Aspinall

NEW TIMETABLE is operational and consists of 4 X 70 minute lessons each day and students will only study 6 subjects at any time.

REMINDER - ER SCHEME - If you are unfinancial from last year you need to rectify that before you can join this year. This year non-participating or unfinancial families will be required to have student/s pick up laptops each morning and return them each afternoon and be responsible for charging the devices during school breaks.

NON-MEDICARE EXPENSES INSURANCE: The Parents and Citizens Association has funded this cover for all students while at school or while engaged in a school activity. The general information is attached to this newsletter. Claim forms are available from the Business Services Manager at the school if needed. I thank the P&C for their support for our students. Myron McCormick

COMING EVENTS
FEBRUARY
7 Inter School Swimming Carnival – Valley Pool
11 Senior Leaders Investiture
14 Vaccinations: HPV1/Vac – Yr8 9am
Yr 12 Acer Test
Yr 11 Earth Science Field Trip
Student Council Valentine’s Day
15 Yr 12 Accounting Forum(QUT)
Yr 9 Chinatown excursion
19 P & C Meeting 7pm
Welfare Committee meeting Middle School District Swim Carnival – (Albany Creek)
Junior Interschool Sport Round 1
Yr 12 Art Excursion to Goma P3 &P4
Yr 8 Welcome Bar-b-que and Dance
20 Senior Interschool Sport Round 1
STUDENT LAPTOP NEWS

Many students have had their laptops home over the break. Please use this checklist to ensure maximum benefit from your computer:

- Delete any unwanted data and programs from the laptop. They work best when not full of extra non-school work.
- Do a complete shut down – not just a sleep or hibernate – at least once per week.
- The first time you boot up back at school, it is likely to take some time. Be patient. This allows any new scripts to run.
- Make sure your laptop is fully charged every day.

INTERNET ISSUES

- Your allocated download is for school purposes, not personal use or games.
- Close multiple pages, especially if they refresh frequently. I have seen laptops with over 10 internet pages open at one time. CLOSE them down.

ACER laptop servicing

All Acer laptops will be serviced by ACER over a two-day period during Term 1. This is a compulsory service to check the laptops and rectify any faults that are noted. Further information and arrangements will be communicated to students as the schedule finalises.

Year 9 students

The Department of Education, Training and Employment is finalising arrangements for a final round of laptop distributions. Kedron High is required to make a significant financial commitment to this process. As a result, Year 9 students may receive their laptops part-way through Term 1. An information evening for parents will be held beforehand to enable the process to be explained and to answer any questions that you may have about the process.

Financial Matters

All students on the take-home program need to be fully paid up in order to participate in the take-home program in 2013. If not, students will be required to go on the day-loan program and may be responsible for charging their laptop during the day in designated areas.

Sleep, Hibernate or Shut down?

There are three levels of inactivity on a student laptop:

- **Sleep** – basic inactivity activated when the lid is closed whilst the laptop is turned on. In this situation which is not recommended, the laptop keeps running (generating heat) and the heads on the Hard Drive are not “parked”. Many students choose this option when moving between classes, or at the end of the day.

- **Hibernate** – safer than Sleep, as it uses less power and safely parks the heads of the Hard Drive. This is the preferred option between classes.

- **Shut Down** – the entire laptop is turned off through the menu process and goes through the boot process when it is turned on again. Ideally, laptops should be shut down at the end of each day’s lessons, but realistically, once per week is expected.

Cybersafety

Kedron High encourages students to stay safe on the internet and when using social media. What you post online remains; your ‘digital footprint’, the trace left after something is posted online, never disappears. All web users have a responsibility to think of the consequences when posting information online and as a school we have been working with students as part of their Kedron Care and Tutorial programs to ensure that they are aware of their responsibilities as digital citizens. The school has also convened an eSmart committee. As part of the nationally recognised eSmart framework, the committee is working towards gaining accreditation for Kedron High. This accreditation is one way the school shows that it is providing information support and guidance for our students, parents and the wider school community. We will be holding eSmart sessions throughout next year which will be open to any member of the Kedron community and will provide information, strategies and support to ensure that we all stay safe online.

Information about eSafety can be found on the school’s website, but feel free to contact us if there is any help we can provide in this area.

URGENT LAPTOP MAINTENANCE ISSUE

Students are NOT to try to fix laptops themselves. ALL ISSUES SHOULD BE TAKEN TO THE TECH ROOM.

We have recently had a spate of repairs where students have tried to glue the laptop to repair it. This negates the warranty and a full charge may apply for repairs.

Ms J. Heath – HOD IT

WANT TO TRAVEL TO BORNEO?

Want an EXPERIENCE that will stay with you for LIFE?

For those new to the Kedron State High community, we are proud to be part of the World Challenge team; sending 16 adventurous students to Borneo in December 2013 for three weeks! While there, our team will be involved in a community project to assist a remote village, challenge themselves to a five day hike through the ancient rainforests and learn not only the culture and diversity of this beautiful destination but how to overcome and deal with adversity, group work and personal encounters. We are all very excited to give back to this underdeveloped country!!

Our team is undergoing many fundraising exercises including Trivia Nights, Car Washes, BBQ’s and more. We would greatly appreciate everyone’s support in this incredible endeavour throughout the year. Please keep an eye out for our future events and feel free to get involved and help out with any ideas you may have.

Finally, if your child would like to join our amazing team, we have one spot left available!! It is open to any year 11 or 12 students. If you would like more information please do not hesitate to ask! The team leaders are Miss Kymberly Webb (kwebb91@eq.edu.au) and Mr Peter Thwaites (pthwa1@eq.edu.au). Alternatively, you can call the school.
Thank you for all your ongoing support; adventures like these would not be possible without it! Have a great 2013!

“We ourselves can feel that what we are doing is just a drop in the ocean. But the ocean would be less because of that missing drop!” – Mother Teresa

INSTRUMENTAL MUSIC

Welcome back to all of our brand new and returning extracurricular music students and families for 2013! My name’s Rohan Hardy and I’d just like to introduce myself as the Acting Head of Department for the Arts at Kedron for 2013. If you have any queries regarding our instrumental music, vocal or harp programs or are seeking any information about our art, drama and classroom music curricular programs please contact me on rhard61@eq.edu.au

I’d also like to introduce some new staff and welcome back some continuing staff in our instrumental music faculty for 2013. We welcome Bruce Hamlin to our itinerant staff team who will be replacing Jeff Jarrott as our new Percussion teacher and Percussion Ensemble Two director, here at Kedron on Wednesdays. We welcome back Jodie Lutherborrow as our Brass teacher and Wind Symphony and Alyson van Gaalen as our Woodwind teacher and Wind Ensemble director and brand new Stage Band (junior Big Band director). Also returning with us have Mark Boughen teaching our Strings students and Susie Hardy returning as a full time faculty member directing our Vocal program and Classroom teacher. We also welcome back Fay Lin (harp) and Callum Farquharson (Percussion Ensemble One) to our sessional teaching team this year.

Some important dates already locked in for our extracurricular music program. Our Wind Symphony will be performing at the Senior Investiture on Feb 11, our Army Band and Middle School Ensembles day camp at Kedron will be on March 8, the classroom music QSO excursion on March 6 and a new concert “Cabaret!” will hit the Kedron calendar on March 27.

Rehearsals and lessons will begin Week 2 for Wind Symphony students and Week 3 for all other instrumental music, vocal and harp programs following. Any students who did not attend the meeting on the 6th of February must collect an enrolment form from outside the I Block staffroom.

During this meeting we discussed our rehearsal starting dates and lesson commencement dates and also finalizing our enrolment and loan hire allocations. Parents will be invoiced for their students’ participation in our programs at a cost of $60 per year for vocal and harp lessons, $85 per year for all instrumental music students participating in strings, brass, woodwind and percussion programs and an additional $135 per year for any students requiring use of our instrument loan program. Please do not pay for Extra-Curricular Music until you have received your invoice for this year.

The rehearsal schedule will be available for students in the Music Program handbook, to be distributed at the instrumental meeting on the 6th of February at first break. There will be also a digital copy available for download from the KedronSHS website and a small number of hard copies outside of the I Block staffroom.

We are all keenly excited about the year ahead and we are all looking forward to catching up with the students over the coming weeks. If you have any questions prior to the commencement of the year please contact me on rhard61@eq.edu.au.

Rohan Hardy
A/HOD The Arts

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INSTRUMENTAL MUSIC REHEARSAL SCHEDULE 2013

<table>
<thead>
<tr>
<th>Day</th>
<th>Monday</th>
<th>Tuesday</th>
<th>Wednesday</th>
<th>Thursday</th>
<th>Friday</th>
</tr>
</thead>
<tbody>
<tr>
<td>Before School</td>
<td>Percussion Ensemble 1 (Mr Farquharson) Hall 7:10am – 8:30am</td>
<td>Wind Symphony (Ms Lutherborrow) Hall 7:15am – 8:30am</td>
<td>Percussion Ensemble 2 (Mr Hamlin) Hall 7:30am – 8:30am</td>
<td>Wind Ensemble (Mrs Van Gaalen) Hall 7:15am – 8:30am</td>
<td>Big Band (Mr Hamlin) Hall 7:15am – 8:30am</td>
</tr>
<tr>
<td></td>
<td>Ms Lutherborrow I Block – Prac 1 (all day)</td>
<td>Mr Boughen I Block – Prac 3 (half day)</td>
<td>Mr Hamlin Hall (all day)</td>
<td>Ms Lin Room P2 – Harp (Morning Session)</td>
<td>String Orchestra (Mr Boughen) I Block 7:30am – 8:30am</td>
</tr>
<tr>
<td></td>
<td>Mrs Van Gaalen I Block – Prac 2 (half day)</td>
<td></td>
<td></td>
<td>Mrs Van Gaalen I Block – Prac 1 (all day)</td>
<td></td>
</tr>
<tr>
<td>Lessons</td>
<td>Symphony Orchestra (Mr Boughen) Hall 3:00pm – 4:00pm</td>
<td></td>
<td></td>
<td></td>
<td>Kedron Singers (Mrs Hardy) 3:00pm – 3:45pm</td>
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<tr>
<td>After School</td>
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SWIMMING CARNIVAL

Thursday this week Kedron State High School will be hosting its 55th annual House Swimming Carnival at the Fortitude Valley Pool.

Defending Champions Lutwyche, who won all three carnivals last year, will be looking to maintain their impressive form. Other houses will be hoping that their new crop of Year 8's contain some swimming talent who will deliver much needed house points.

The carnival is an all-day event. Students will catch buses from school at 9am to the Valley Pool where they will remain for the whole of the carnival. At 2:30pm we will bus the students back to school. Students are reminded to attend school in the full sports uniform. They can get changed into house colours and clothes once they have arrived at the Valley Pool.

The Valley Pool has shaded seating but we remind students to be sun safe and to make sure they have their hat, apply sunscreen throughout the day and stay in shaded areas. There is also a canteen on site but we recommend students bring their own food and drink. This is especially important if it is a hot day and students need to keep their hydration levels up.

The main focus on the day is participation and we encourage all students to bring their swimming gear as there will be ample opportunities to swim during the events and the Mad Minute. Can anyone derail the mighty Lutwyche? This week we will find out.

James Blanshard

METROPOLITAN NORTH SPORT

Kedron is one of 34 secondary schools on the northside of Brisbane that makes up the Met North sports region. There are over 30,000 high school students in our region. Last year we had 42 students earn representative honours for Met North teams.

Hopefully this year we can exceed that number. All students who are keen to attend trials for regional sport should have a look at the sports noticeboard in the Sports Hall at school. This lists all the sports as well as the dates and locations of the trials. To attend the trials students will need to collect the trial notice forms from the HPE office.

The first sports trials start as early as February and include:

- Girls Softball
- Boys Baseball
- Volleyball (Open and 15 Years, both male and female)
- Tennis
- Netball (Open and 15 Years)
- Rugby League (Open and 15 Years)
- Touch (Open and 15 Years, both male and female)

Students interested in these sports should visit the HPE Department to ensure they do not miss out on these opportunities.

James Blanshard

AFTER SCHOOL SPORT

The HPE Department is keen to encourage as many students as possible to take part in after school sport. We have on at the moment a number of activities that are open to boys and girls from all grades.

These sports will be run by HPE staff who will organise teams and provide all equipment. All activities will take place at school between 3pm and 4pm. There is no cost involved and the emphasis is on participation.

The Term One after school sports are

- Tuesday Touch Football
- Wednesday Senior Futsal (indoor soccer) for Years 10, 11 & 12
- Thursday Junior Futsal for Years 8 and 9
- Friday Basketball

Last year we started to develop a good number of students who were regularly playing each week and we hope that this will be the case again in 2013.

James Blanshard

SCIENCE TEACHERS INVITED TO QIMR EDUCATION FACILITY

At the end of last year Ms Nichols and Mr Aspinall were invited to the opening of the Queensland Institute for Medical Research (QIMR) purpose-built laboratory that has been designed specifically for the use of senior high school science students.

Director of QIMR, Professor Frank Gannon, opened the Education Laboratory and, in his opening speech, he addressed the importance for senior high school students to engage in authentic medical science in a state-of-the-art facility. After the formal opening, Ms Nichols and Mr Aspinall toured the new facility and were able to trial the laboratory workstations designed for students.

The QIMR Education Co-ordinator, Ms Simone Cross, has been working closely with Biology teachers from Kedron State High School to review these workstations in the new facility.

Each year, students from our school attend the QIMR Student Lecture Series and, last year, three of our Year 12 Biology students participated in a work experience block working with research scientists. Kedron State High School has built up a close association with QIMR over the past three years. Ms Nichols & Mr Aspinall were invited to the opening because of this close relationship between the two organisations.

Ms Cross believes that the facility is mutually beneficial for schools and the QIMR. She said that she is able to tailor the laboratory activities to the teacher and student needs and the program inspires students to consider a career in the field of medical research.

Ms Nichols

HOD - Science

Mr Aspinall, Ms Cross (QIMR) and Ms Nichols in the purpose build student laboratory.
SPECIAL AWARDS

Timothy Vincent  Year 9 Sports Award
Jesse Champness  Dennis Johnson Memorial Award for Citizenship
Courtney Wood  Dennis Johnson Memorial Award for Citizenship
Chloe Harris  Year 9 Cultural Award
Bonnie Mackay  Year 9 Cultural Award
Stephanie Vincent  Year 9 Spirit of Kedron Award
Michael Fernandez  Year 9 Spirit of Kedron Award
Christopher Ayling  Year 9 Co-ordinator’s Award
James Skontouroglou  Year 9 Recognition Award
Matthew Muller  Year 9 Recognition Award
Harrison Fiedler  Year 89 Recognition Award
Nian Nian  Year 9 Recognition Award
Megan Christensen  Year 9 Recognition Award
Nicky Hynes  Year 9 Recognition Award
Jack Greentree  Year 8 Sports Award
Kwame Eshun  Year 8 Citizenship Award
Catherine Rogers  Year 8 Citizenship Award
Tara Seiffert-Smith  Year 8 Cultural Award
Miles O’Leary  Year 8 Cultural Award
Sahibjeet Bains  Year 8 Spirit of Kedron Award
Emily Coogan  Year 8 Spirit of Kedron Award
Lilly Ingram  Yr 8 Co-ordinator’s Award
Kyle Harmer  Services to the School
James Howell  Year 8 Recognition Award
Nathaniel Rebolledo  Year 8 Recognition Award
Rory O’Chee  Year 8 Recognition Award
Caoimhe Stevens  Year 8 Recognition Award
Che-La Radnedge  Year 8 Recognition Award
Sarah Melit  Year 8 Recognition Award

MANUAL ARTS  Alecia Yu
ART  Suraya Bertrand
MUSIC  Miles O’Leary
MUSIC  Michael Baldwin
DRAMA  Qebah Otene
DRAMA  Sofia Bande
MEDIA EDUCATION IN COMPUTERS  James Shoring
MEDIA EDUCATION IN COMPUTERS  Lachlan Anderson
HEALTH & PHYSICAL EDUCATION  Nathanial Rebolledo
HOME ECONOMICS  Emily Coogan
MOST IMPROVED ESL  Yin Yin Aye Sibia

YEARS 9 AWARDS

ENGLISH  Rachel Woodgate
ENGLISH  Natassia Cooley
ENGLISH  Bonnie Mackay
FRENCH  Jinhee Park
JAPANESE  Catherine Chang
CHINESE  Jenessa Lin
AUSLAN  Taleah Castley
STUDY OF SOCIETY & ENVIRONMENT  Bonnie Mackay
MATHEMATICS  Courtney Wood
SCIENCE  Desiree Vogt-Lee
SCIENCE  Courtney Wood
MANUAL ARTS  Roselin Phan
INDUSTRIAL TECHNOLOGY & DESIGN  Michael Pilgujski
INFORMATION TECHNOLOGY  Harrison Fiedler
LEARNING SUPPORT INFORMATION TECHNOLOGY  Harrison Bailey
ENGLISH  Emily Coogan
ENGLISH  Tianyi Lin
ART  Kiri Fabilia
MUSIC  Sarah Baldwin
MUSIC  Psalm Guartero
DRAMA  Riley Fraser
BUSINESS STUDIES  Sydney Lee-Lo
HEALTH & PHYSICAL EDUCATION  Stephanie Vincent
HEALTH & HUMAN PERFORMANCE  Anthony Farruggio
HEALTH & HUMAN PERFORMANCE  Timothy Vincent
HOME ECONOMICS  Courtney Vincent
MOST IMPROVED ESL  Shee Wah Tin

ACADEMIC AWARDS

YEAR 8 AWARDS

ENGLISH  Kwame Eshun
FRENCH  Sarah Mclean
FRENCH  Kwame Eshun
JAPANESE  Aimee Nash
JAPANESE  Catherine Rogers
CHINESE  Sofia Bande
CHINESE  Stephanie Seeto
AUSLAN  Cian Baker
SPANISH  Jaime Bates
HISTORY  Maddison Sawyer
MATHEMATICS  Ishan Joshi
SCIENCE  Catherine Rogers
SCIENCE  Kwame Eshun
SCIENCE  James Howell
INDUSTRIAL TECHNOLOGY & DESIGN  Maddison Sawyer
INDUSTRIAL TECHNOLOGY & DESIGN  Paige Flynn
INDUSTRIAL TECHNOLOGY & DESIGN  Sophie Trimble

YEAR 9 AWARDS

ENGLISH  Rachel Woodgate
ENGLISH  Natassia Cooley
ENGLISH  Bonnie Mackay
FRENCH  Jinhee Park
JAPANESE  Catherine Chang
CHINESE  Jenessa Lin
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HEALTH & HUMAN PERFORMANCE  Timothy Vincent
HOME ECONOMICS  Courtney Vincent
MOST IMPROVED ESL  Shee Wah Tin
AWARDS for OUTSTANDING ACADEMIC ACHIEVEMENT & DILIGENCE (Five or more As for classroom Subjects & all As for Effort & Behaviour)

<table>
<thead>
<tr>
<th>Year 10</th>
<th>Year 11</th>
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</thead>
<tbody>
<tr>
<td>Fiona Geard</td>
<td>Sanzida Begum</td>
</tr>
<tr>
<td>Katherine Green</td>
<td>Cathy Collins</td>
</tr>
<tr>
<td>Courtney Haim</td>
<td>Amy Fan</td>
</tr>
<tr>
<td>Treesa Joemon Edakkara</td>
<td>Emma Williams</td>
</tr>
<tr>
<td>Cherry Lyn Maque</td>
<td>Phillip Wood</td>
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<tr>
<td>Vignesh Parikumar</td>
<td>Ashleigh Perkins</td>
</tr>
<tr>
<td>Jason Rosario Stevens</td>
<td>Charlotte Stevens</td>
</tr>
<tr>
<td>Kiarna Sykes</td>
<td>Maddie Wang</td>
</tr>
<tr>
<td>Niamh Woods</td>
<td>Lesley Yu</td>
</tr>
</tbody>
</table>

AWARDS FOR OUTSTANDING ACADEMIC ACHIEVEMENT (Five or more As for classroom Subjects)

**Year 10**
- Lucy Coogan
- Naszet Guartero

AWARDS FOR OUTSTANDING DILIGENCE (All As for Effort & Behaviour)

**Year 10**
- Georgia Anderson
- Ha Bi Ba
- Lan Dinh
- My Dinh
- Bridget Duda
- Sujata Monger
- Samantha Perkins
- Eh Ka Dot Ray
- Mathew Salutos
- Sanda Win Sibia
- Blake Stephensen
- Tali Wickham
- Xanya Wilson

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Park Road, Wooloowin Q 4030
Phone: 3630 3333 Fax: 3630 3300
E-mail: kedronshs@eq.edu.au
Website: www.kedronshs.eq.edu.au CRICOS No: 00608A
INVITATION

Parents/Carers

of

SENIORS 2013

are cordially invited

to attend

The Senior Leaders’ Investiture

on

Monday 11th February

at 9.00am

in

the School Assembly Hall

________________________________________________________________

SENIOR LEADERS’ INVESTITURE

R.S.V.P - Wednesday 6th February

(Please return this slip to the Senior School Office.)

Name: ______________________

I/We will be attending the Senior Leaders’ Investiture.

Number attending: ______

Student’s Name: _________________
NON-MEDICARE MEDICAL EXPENSES
NOTICE TO CLAIMANTS
PLEASE READ PRIOR TO SUBMITTING YOUR CLAIM FOR ANY MEDICAL EXPENSES

If you are claiming reimbursement for Medical, Tuition, Clothing or Emergency Transport Expenses, please complete the schedule over page. If you are claiming the "gap" from Accident & Health, you must first seek reimbursement from Medicare and submit the Medicare Benefit Statement and accounts with your claim. For reimbursements for Medical Expenses, please read the following information carefully:

We advise that the Student Accident Policy will cover 85% of non-Medicare Medical Expenses to a maximum of $5,000.00 (after the deduction of $50.00 excess) for injuries which occur during school time or school organised activities. The policy will cover fees incurred as a result of injury including, but not limited to fees paid to registered medical practitioners, nurses, chemists, hospitals, chiropractors, osteopaths and physiotherapists. Please note that you are expected to settle accounts first, then seek reimbursement, however if hospitalisation is involved and the fees large, prior arrangement must be made if you wish accounts to be settled directly.

We advise that this company must comply with legislation that limits the benefits Health Funds (and others) are legally allowed to insure. Like health insurers, we are not entitled to provide 100% reimbursements on medical expenses that are covered by the Medicare Scheme.

We can pay:

✓ 100% of Theatre Fees & Accommodation Fees in a hospital where the Insured Person is a private patient in a public or private hospital.
✓ Any other medical expenses which are not way covered by Medicare.

We cannot pay:

× Any out of hospital or outpatient expenses which have a Medicare component.
× Any amount above the Scheduled Fee.
× When you are a public patient in a private or public hospital. Everything is covered by Medicare in this circumstance.
× The Emergency ward charges of a Private Hospital are not considered to be an "in-hospital" expense. Therefore it is deemed out of hospital and we cannot pay any benefit. (When you are admitted as a full patient, the normal restrictions apply as outlined above.)
× Pharmaceuticals in the Pharmaceutical Benefits Scheme (PBS).
× Specifically, for out of hospital GP or specialist Doctor visits, Medicare refunds 85% of the Scheduled Fee. No-one can reimburse any other amount for these expenses.

<table>
<thead>
<tr>
<th>Medical Service</th>
<th>Amount Charged</th>
<th>Scheduled Fee</th>
<th>Medicare Pays</th>
<th>We Pay 85%</th>
<th>Insured Pays</th>
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<td>Private Hospital Accommodation</td>
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<td>$53.45</td>
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<td>$24.50</td>
<td>$20.85</td>
<td>$0.00</td>
<td>$15.15</td>
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Please note that where a Private Health Fund has reimbursed the "gap", no further reimbursement is available.

Further information on these limitations should be available at government offices on Health and Family Services.

Sydney
Level 4, 33 York Street
SYDNEY NSW 2000
ABN 26 053 335 952
AFS Licence No.238261
Phone: 1300 368 141
Fax: 1300 368 142

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Email: claims@achealth.com.au
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Tele: 1800 010 055
Fax: 1800 010 056

4 February 2013