icare™ Insurance and Care NSW

Information Sheet | P33

Information for participants in Lifetime Care

Planning for a Holiday

This information can help you to plan your holiday and consider any additional supports you might need when you're away from home.

Lifetime Care (LTC) considers that holidays include travel for:

- Leisure and recreation
- Staying at a holiday house or other second accommodation owned by yourself and/or your family
- Visiting family
- Attending functions such as weddings or religious celebrations
- Attending or competing in sporting events
- Accompanying family members on work-related or other trips
- Weekends away

LTC does not consider that holidays include respite, travel for work purposes or school excursions/ camps.

You are responsible for paying for your own costs associated with going on holiday including transport, accommodation, travel insurance and activities. It is strongly recommended that you purchase a comprehensive travel insurance policy prior to travel to cover for unexpected costs and events while travelling, including delays or changes to travel plans due to injury-related health issues.

If you need attendant care support while you are on holiday, LTC will generally consider funding these for 28 days per calendar year (1st of January to 31st of December). The 28 days can be taken in one block or made up of several different trips in the calendar year.

Planning a holiday is very complex and there are lots of different things to consider, so you should start planning well in advance to allow time for arrangements to be made. We recommend that you do not book travel and accommodation until care and other support arrangements are made and approved.

If you need to request additional attendant care or other supports while on holiday, use the Holiday Supports Request Form, which your Case Manager or LTC contact can assist you to complete. Requests should be submitted:

- Six months prior to the date of departure for international travel
- Three months prior to the date of departure for domestic travel

LTC is unable to fund attendant care supports while you are on holiday that do not have prior approval or are for travel to a country where an Australian Government travel warning at the advice level 'do not travel' has been issued.

What can Lifetime Care pay for?

Travel expenses

You are responsible for paying for your own travel costs to and from and during your holiday as this is a standard expense for anyone going on holiday. This includes the cost of getting to and from your home to an airport or cruise terminal and the cost of travel while you are on holiday, such as hiring a car.

If you have an injury-related need for an upgrade in travel class, LTC will generally consider funding the cost difference between economy and premium economy or business class travel when:

- you have a Spinal Cord Injury (SCI) T1 or above ASIA A or B; or
- there is clinical evidence you may be at risk and evidence is provided about how the upgraded seat will mitigate these risks (a supporting medical report is required); and
- quotes are provided for both economy and the higher cost travel and information about what support the airline / carrier provides.

LTC will generally consider reimbursing the cost of an upgrade for one domestic return and one international return ticket per calendar year.

LTC will also consider reimbursing the cost difference between a standard small/medium hire car and a larger car if this is required to accommodate your equipment or support workers travelling with you.

Equipment (Assistive Technology)

Depending on your needs, you may be able to take your usual equipment with you on holiday or you may need to hire equipment at the destination. LTC will fund whichever is the most cost-effective option to best meet your needs. Most airlines allow for additional stowage of mobility equipment and individual carrier policies should be checked.

LTC can also consider funding the hire of specialised equipment at your destination, such as a beach wheelchair. Your Occupational Therapist can help you to request the equipment you need for the holiday.

Consumables

If you are travelling domestically and it is not practical to transport consumables with you, LTC will pay for the cost of the delivery of consumables to your holiday destination. You will need to provide advance notice of this to LTC or your consumables provider.

If you are travelling internationally, you should take the required supply of consumables with you using the airline baggage allowance or purchase readily available items at your destination and claim these costs via an Expense Claim Form upon your return. LTC will consider funding excess baggage fees for consumables if this is not possible.

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Medication

You will need to take enough medication with you to cover your holiday period. You may need to give advance notice to the pharmacy and/or your GP to ensure you can have enough medication for the duration of your trip. You may also need to check any restrictions on medication at your destination and/or what documentation you may require. Alternatively, you may purchase the medications at your destination and submit an Expense Claim Form upon your return.

Attendant Care

You may require additional care hours while on holiday above what you normally receive at home. If you think that you may require additional hours, you will need to let us know before your holiday.

If you need care while on holiday, LTC expects that you source support workers from your holiday destination. Your usual care provider may have workers who are based at the holiday destination or who can travel to and from the destination for each shift. Alternatively you can search here Find an attendant care provider | icare for another icare panel provider to provide care at the destination if you are travelling domestically. If you are unable to source a panel provider to deliver care at your destination or you are travelling overseas, you can speak with your LTC contact or case manager about seeking approval for a non-panel provider to deliver your care at the destination.

If you can't source care at your destination, or if a change in care provider will impact your safety, or if you require assistance from a support worker during travel, then taking your own worker with you can be considered.

If your usual support worker is going on holiday with you, LTC will consider paying the following expenses for support workers:

- accommodation at the ATO or comparable rates for hotels; or the price difference for an additional bedroom in houses, apartments and resort suites; or the cost of a standard single berth cabin on cruises;
- travel costs to and from the destination, including travel to and from the point of departure. Is it expected that Companion Card or equivalents such as the QANTAS Carer Concession Card will be used to obtain discounted fares;
- a class of travel above economy if you have an injury-related need to travel in a higher class, you require support from an attendant care worker during travel, the transport provider's policy does not permit the support worker to move between economy and the higher class and the travel provider is unable to provide this assistance.

What can't Lifetime Care pay for?

- your accommodation costs, including the cost of securing accessible accommodation
- accommodation costs associated with stopovers on long-haul flights
- holiday costs related to any non-injury related medical conditions
- your travel insurance, including any difference in premium due to pre-existing conditions
- your personal expenses such as meals, entry fees, travel to tourist attractions or shore excursions
- your passport or visas

- transport to, from and at the destination
- phone calls
- excess baggage that is not related to your equipment/consumable needs
- cancellation costs.

Please note that this information is a guide only and LTC considers each individual request on its own merits at the specific time of the request and/or the period of travel.

Helpful resources for planning your holiday

https://www.pdcnsw.org.au/useful-resources/travel-and-holidays/

https://havewheelchairwilltravel.net/

https://travelwithoutlimits.com.au/

https://www.smartraveller.gov.au/before-you-go/who-you-are/disability

https://scia.org.au/resource-hub/travel-and-transport/

https://www.accessibleaccommodation.com.au

icare NSW
GPO Box 4052, Sydney NSW 2001
General Phone Enquiries: 1300 738 586
Email: care-requests@icare.nsw.gov.au
www.icare.nsw.gov.au