Private Health Information Statement - Combined policy

deluxe package silver plus		
ahm health insurance	Monthly Premium	Covers only one person
http://www.ahm.com.au	\$293.75 [#]	Available in Western Australia
134 246	(before any rebate, loading or discount)	Closed to new members

You may be entitled to an Australian Government rebate on the above premium. Your premium may also include a Lifetime Health Cover loading, an age-based discount or an insurer discount. Check with your insurer for details.

Hospital cover

This policy exempts you from the Medicare Levy Surcharge.

This policy provides accident cover - check with your insurer for details.

This policy does not provide benefits for travel or accommodation (outside of hospital).

✓ Covered

For information on what is covered under each category, see <u>https://privatehealth.gov.au/categories</u>

R Restricted

Restricted categories partially cover your hospital costs as a private patient in a public hospital. You may incur significant expenses in a private room or private hospital.

X Not Covered

These categories are not covered by this policy.

This policy \checkmark includes cover for

\checkmark Back, neck and spine	✓ Eye (not cataracts)	\checkmark Miscarriage and termination of pregnancy
✓ Blood	✓ Gastrointestinal endoscopy	✓ Pain management
✓ Bone, joint and muscle	🗸 Gynaecology	 Pain management with device
✓ Brain and nervous system	✓ Heart and vascular system	✓ Palliative care
✓ Breast surgery (medically necessary)	✓ Hernia and appendix	✓ Plastic and reconstructive surgery (medically necessary)
✓ Cataracts	 Implantation of hearing devices 	 Podiatric surgery (provided by a registered podiatric surgeon – limited benefits)
 Chemotherapy, radiotherapy and immunotherapy for cancer 	🗸 Insulin pumps	✓ Rehabilitation
✓ Dental surgery	\checkmark Joint reconstructions	✔ Skin
 Diabetes management (excluding insulin pumps) 	✓ Joint replacements	✓ Sleep studies
\checkmark Dialysis for chronic kidney failure	✓ Kidney and bladder	\checkmark Tonsils, adenoids and grommets
✓ Digestive system	\checkmark Lung and chest	R Hospital psychiatric services
✓ Ear, nose and throat	✓ Male reproductive system	

This policy **X** does not include cover for

ssisted reproductive services	Y Pregnancy and birth	X Weight loss surgery
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The benefits paid for hospital treatment will depend on the type of cover you purchase and whether your fund has an agreement in place with the hospital in which you are treated. See 'Agreement Hospitals' on privatehealth.gov.au for which hospitals have arrangements with your insurer – <u>https://privatehealth.gov.au/dynamic/agreementhospitals</u>.

Under this policy, you may have to pay out-of-pocket costs above what you get from Medicare or your private health insurer. Before you go to hospital, you should ask your doctors, hospital and health insurer about any out-of-pocket costs that may apply to you.

The following payments may also apply for hospital admissions

Excess: You will have to pay an excess on admission. This is limited to a maximum of \$750 per person and \$1500 per policy per year.

Co-payments: No co-payments

The following waiting periods for hospital admissions apply to new or upgrading members

Waiting periods:

- 2 months for palliative care, rehabilitation and hospital psychiatric treatments, even if pre-existing
- 12 months for other pre-existing conditions
- 2 months for all other treatments

Gap Cover

This provider offers <u>'known gap' or 'no gap'</u> cover for medical bills for this product.

The Medical Costs Finder lets you find out more about the cost of specialist medical services.

General Treatment Cover

ahm Health Insurance does not operate a preferred provider scheme. Included Extras benefits apply to any recognised provider. See <u>https://members.ahm.com.au/find-a-provider</u>.

This policy ✓ includes General treatment (Extras) cover for

Treatment	Waiting period (months)	Benefit limits (per 12 months unless otherwise stated)	Examples of maximum benefits
General dental	2	\$1,200 per policy (combined limit for general dental, major dental,	Periodic oral examination - \$34.65 Scale & clean - \$74.45 Fluoride treatment - \$25.50 Surgical tooth extraction - \$99.00
Major dental	12	endodontic, physiotherapy, chiropractic, podiatry, acupuncture, remedial massage, chinese medicine, orthotics (podiatric orthoses) & osteopathy)	Full crown veneered - \$510.00
Endodontic	12	,	Filling of one root canal - \$120.55
Optical	6	\$300 per policy	Single vision lenses & frames - 100% of charge Multi-focal lenses & frames - 100% of charge
Physiotherapy	2	Combined limit - see General dental	Initial visit - \$40.00 Subsequent visit - \$30.00
Chiropractic	2	Combined limit - see General dental	Initial visit - \$40.00 Subsequent visit - \$30.00
Podiatry	2	Combined limit - see General dental	Initial visit - \$31.00 Subsequent visit - \$25.00
Acupuncture	2	Combined limit - see General dental	Initial visit - \$20.00 Subsequent visit - \$20.00
Remedial massage	2	Combined limit - see General dental	Initial visit - \$20.00 Subsequent visit - \$20.00
Chinese medicine	2	Combined limit - see General dental	Initial visit - \$20.00 Subsequent visit - \$20.00
Orthotics (podiatric orthoses)	12	Combined limit - see General dental	Orthotics supply & fit - \$150.00
Osteopathy	2	Combined limit - see General dental	Initial visit - \$40.00 Subsequent visit - \$30.00

This policy **X** does not include General treatment (Extras) cover for

X Blood glucose monitors

X Non PBS pharmaceuticals

X Psychology

Other features of this general treatment cover

This cover features a Flexi Limit for the Included Extras which covers Routine, Complex and Major Dental, Physiotherapy, Chiropractic, Osteopathy, Natural Therapies, Podiatry and Orthotics.

Ambulance cover

In Western Australia this policy provides:

Emergency: Unlimited with a waiting period of 1 day.

Call-out fees: will be paid for each attendance, including emergency treatment without transport to hospital.

Other features of this ambulance cover

Unlimited benefits for medically necessary ambulance trips to the nearest hospital that is able to provide the level of care you require. TAS and QLD have State schemes to cover ambulance services for residents of those States.

Disclaimer

The information contained in this Private Health Information Statement was provided by the insurer and is intended as general information. It may not take into account your particular circumstances. For information please contact the insurer.