

Private Health Information Statement - Hospital policy

Smart Starter Bronze Plus \$500 Excess

Doctors' Health Fund
<http://www.doctorshealthfund.com.au>
info@doctorshealthfund.com.au
1800 226 126

Monthly Premium
\$371.98 #
(before any rebate, loading or discount)

Covers one adult & dependants, including persons with a disability* (2 or more people, only one of whom is an adult)
Available in Queensland

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.

This policy covers children, students up to and including the age of 31 and non-students up to and including the age of 31, as well as persons with a disability.

* Participants in the National Disability Insurance Scheme(NDIS) are considered persons with a disability. Insurers may have a broader definition of persons with a disability. Check with the insurer for details.

Membership of this insurer is restricted to Medical and allied health professionals, their families, medical students and AMA employees.

Hospital cover

This policy exempts you from the Medicare Levy Surcharge.

This policy provides accident cover and benefits for travel or accommodation (outside of hospital) - check with your insurer for details.

**Covered**

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

**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.

**Not Covered**

These categories are not covered by this policy.

This policy  includes cover for

 Blood	 Eye (not cataracts)	 Pain management
 Bone, joint and muscle	 Gastrointestinal endoscopy	 Palliative care
 Brain and nervous system	 Gynaecology	 Plastic and reconstructive surgery (medically necessary)
 Breast surgery (medically necessary)	 Hernia and appendix	 Podiatric surgery (provided by a registered podiatric surgeon – limited benefits)
 Chemotherapy, radiotherapy and immunotherapy for cancer	 Joint reconstructions	 Skin
 Dental surgery	 Kidney and bladder	 Sleep studies
 Diabetes management (excluding insulin pumps)	 Lung and chest	 Tonsils, adenoids and grommets
 Digestive system	 Male reproductive system	 Hospital psychiatric services
 Ear, nose and throat	 Miscarriage and termination of pregnancy	 Rehabilitation

This policy  does not include cover for

 Assisted reproductive services	 Heart and vascular system	 Pain management with device
 Back, neck and spine	 Implantation of hearing devices	 Pregnancy and birth

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✗ Cataracts	✗ Insulin pumps	✗ Weight loss surgery
✗ Dialysis for chronic kidney failure	✗ Joint replacements	

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 – <https://privatehealth.gov.au/dynamic/agreementhospitals>.

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 \$500 per person and \$1000 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 '[known gap](#)' or '[no gap](#)' cover for medical bills for this product.

The [Medical Costs Finder](#) lets you find out more about the cost of specialist medical services.

Other features of this hospital cover

This cover is categorised as Bronze Plus as the services covered exceed the minimum requirements for Bronze level cover. Smart Starter Bronze Plus has Silver inclusions such as lung and chest, blood, medically necessary plastic and reconstructive surgery, dental surgery, and podiatric surgery. It also includes cover for sleep studies which is generally only included in Gold level cover.

For further information about this policy see

<https://www.doctorshealthfund.com.au/hospital-cover-smart-starter>

Ambulance cover

Ambulance cover is provided by the State government for Queensland residents (<https://www.ambulance.qld.gov.au/>). This includes cover whilst interstate.

Other features of this ambulance cover

National cover for emergency and medically necessary ambulance transportation costs except where there is an entitlement to Benefits under a State Government ambulance transport scheme or any other source.

For further information about this policy see

<https://www.doctorshealthfund.com.au/hospital-cover-smart-starter>

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.