

Private Health Information Statement - Combined policy

Smart Starter Bronze Plus \$500 Excess & Essential Extras

Doctors' Health Fund

http://www.doctorshealthfund.com.au

info@doctorshealthfund.com.au

1800 226 126

Monthly Premium

\$637.08 #

(before any rebate, loading or discount)

Covers two adults & dependants, including persons with a disability\* (3 or more people, only 2 of whom are adults)

Available in NSW & ACT

# 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>
- 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.
- ✗ 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                 | R Hospital psychiatric services                                                     |
| ✓ Ear, nose and throat                                    | ✓ Miscarriage and termination of pregnancy | R 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         |

|                                       |                      |                       |
|---------------------------------------|----------------------|-----------------------|
| ✗ 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](https://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/our-health-cover>

## General Treatment Cover

This health insurer does not operate a preferred provider scheme.

This policy  includes General treatment (Extras) cover for

*Note, for items marked with an asterisk \*: Orthodontic services accrue to a lifetime limit of \$1,600 at \$320 per year of membership. \$500 optical limit every 2 years. Individual and group physiotherapy and hydrotherapy claimable under physiotherapy. Class physiotherapy and acupuncture claimable through health management when prescribed by your medical practitioner.*

| Treatment      | Waiting period (months) | Benefit limits (per 12 months unless otherwise stated)                                                                                      | Examples of maximum benefits                                                                                                                                |
|----------------|-------------------------|---------------------------------------------------------------------------------------------------------------------------------------------|-------------------------------------------------------------------------------------------------------------------------------------------------------------|
| General dental | 2                       | \$1,600 per person<br>(combined limit for general dental, major dental, endodontic & orthodontic)<br>\$1,600 lifetime limit for Orthodontic | Periodic oral examination - 100% of charge<br>Scale & clean - 100% of charge<br>Fluoride treatment - 100% of charge<br>Surgical tooth extraction - \$153.00 |
| Major dental   | 12                      |                                                                                                                                             | Full crown veneered - \$765.00                                                                                                                              |
| Endodontic     | 12                      |                                                                                                                                             | Filling of one root canal - \$131.75                                                                                                                        |
| Orthodontic*   | 12                      |                                                                                                                                             | Braces for upper & lower teeth, including removal plus fitting of retainer - 100% of charge                                                                 |
| Optical*       | 2                       | \$500 per person                                                                                                                            | Single vision lenses & frames - 100% of charge<br>Multi-focal lenses & frames - 100% of charge                                                              |

|                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                    |    |                                                                                                                                                                                                                                                                                                                          |                                                                   |
|--------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|----|--------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|-------------------------------------------------------------------|
| Non PBS pharmaceuticals                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                            | 2  | \$300 per person<br>(combined limit for non pbs pharmaceuticals & vaccinations - <b>Sub-limits apply</b> )                                                                                                                                                                                                               | Per eligible prescription - 85% of charge                         |
| Physiotherapy*                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                     | 2  | \$900 per person<br>(combined limit for physiotherapy, podiatry, psychology, remedial massage, ante-natal/post-natal classes, dietetics/dietary advice, exercise physiology, eye therapy (orthoptics), occupational therapy, orthotics (podiatric orthoses), speech therapy & other services - <b>Sub-limits apply</b> ) | Initial visit - \$50.00<br>Subsequent visit - \$35.00             |
| Podiatry                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                           | 2  |                                                                                                                                                                                                                                                                                                                          | Initial visit - \$50.00<br>Subsequent visit - \$35.00             |
| Psychology                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                         | 2  |                                                                                                                                                                                                                                                                                                                          | Initial visit - \$100.00<br>Subsequent visit - \$100.00           |
| Acupuncture*                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                       | 2  | \$200 per person up to \$400 per policy<br>(combined limit for acupuncture, health management / healthy lifestyle & other services)                                                                                                                                                                                      | Initial visit - 75% of charge<br>Subsequent visit - 75% of charge |
| Remedial massage                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                   | 2  | Combined limit - see Physiotherapy                                                                                                                                                                                                                                                                                       | Initial visit - \$40.00<br>Subsequent visit - \$30.00             |
| Hearing aids                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                       | 24 | \$800 per person<br>1 appliance(s) every 5 years                                                                                                                                                                                                                                                                         | Hearing aid - \$400.00                                            |
| Blood glucose monitors                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                             | 12 | \$500 per person up to \$250 per service<br>1 appliance(s) every 2 years<br>(combined limit for blood glucose monitors & other services - <b>Sub-limits apply</b> )                                                                                                                                                      | Per monitor - 75% of charge                                       |
| Ante-natal/Post-natal classes                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                      | 2  | Combined limit - see Physiotherapy                                                                                                                                                                                                                                                                                       | Initial visit - \$50.00<br>Subsequent visit - \$30.00             |
| Dietetics/dietary advice                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                           | 2  | Combined limit - see Physiotherapy                                                                                                                                                                                                                                                                                       | Initial visit - \$50.00<br>Subsequent visit - \$35.00             |
| Exercise physiology                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                | 2  | Combined limit - see Physiotherapy                                                                                                                                                                                                                                                                                       | Initial visit - \$30.00<br>Subsequent visit - \$30.00             |
| Eye therapy (orthoptics)                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                           | 2  | Combined limit - see Physiotherapy                                                                                                                                                                                                                                                                                       | Initial visit - \$50.00<br>Subsequent visit - \$35.00             |
| Health management / Healthy lifestyle                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                              | 2  | Combined limit - see Acupuncture                                                                                                                                                                                                                                                                                         | Health management - 75% of charge                                 |
| Occupational therapy                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                               | 2  | Combined limit - see Physiotherapy                                                                                                                                                                                                                                                                                       | Initial visit - \$50.00<br>Subsequent visit - \$40.00             |
| Orthotics (podiatric orthoses)                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                     | 12 | Combined limit - see Physiotherapy                                                                                                                                                                                                                                                                                       | Orthotics supply & fit - \$150.00                                 |
| Speech therapy                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                     | 2  | Combined limit - see Physiotherapy                                                                                                                                                                                                                                                                                       | Initial visit - \$50.00<br>Subsequent visit - \$40.00             |
| Vaccinations                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                       | 2  | Combined limit - see Non PBS pharmaceuticals                                                                                                                                                                                                                                                                             | Per service - 85% of charge                                       |
| Major dental paid at fixed benefits per item. Combined annual limit of \$900 for physiotherapy, exercise physiology, dietetics, occupational therapy, speech therapy, podiatry, massage and more (sub-limits of \$700 for mental health and \$500 for other therapies). Group physiotherapy and hydrotherapy \$20 per session. Benefit of \$400 each for one left and one right hearing aid every 5 years. Pharmacy benefits paid at 85% of charge above the PBS co-payment to a maximum of \$40 per prescription (sub-limit applies for weight loss medications). |    |                                                                                                                                                                                                                                                                                                                          |                                                                   |

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

|                |                                              |
|----------------|----------------------------------------------|
| ✗ Chiropractic | ✗ Other treatments - check with your insurer |
|----------------|----------------------------------------------|

### Other features of this general treatment cover

Superior mid-range extras cover with substantial benefits including major dental and high-level optical cover. 100% back for 2 dental checkups per year (fixed benefits thereafter) at the provider of your choice. No sub-limits on optical benefits – use the full \$500 limit on contact lenses or frames fitted with prescription lenses. Claim up to \$700 per year (as part of the \$900 overall limit for therapies) for mental health services. Health management includes services such as acupuncture, weight loss classes and class physiotherapy for the treatment of a specific diagnosed condition.

For further information about this policy see

<https://www.doctorshealthfund.com.au/our-health-cover>

### Ambulance cover

In NSW & ACT this policy provides:

**Emergency:** Unlimited with a waiting period of 1 day.

**Non-emergency:** Unlimited transport with a waiting period of 1 day, or 1 day for pre-existing conditions.

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

#### 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/our-health-cover>

#### 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.