

## Private Health Information Statement - Combined policy

### Excess1 Top Gold Hospital & Supplementary Cover (Family)

#### Hunter Health Insurance

<http://www.hunterhi.com.au>

[enquiries@hunterhi.com.au](mailto:enquiries@hunterhi.com.au)

02 4990 1385

Underwritten by CDH Benefits Fund

#### Monthly Premium

**\$704.92<sup>#</sup>**

(before any rebate, loading or discount)

Covers two adults & dependants (3 or more people, only 2 of whom are adults)

Available in Victoria

Closed to new members

<sup>#</sup> You may be entitled to an Australian Government rebate on the above premium. Your premium may also include a Lifetime Health Cover loading or an insurer discount. Check with your insurer for details.

This policy covers children and other dependants up to and including the age of 20, students up to and including the age of 24, as well as persons with a disability who qualify as a child or other dependant or student in these age ranges.

### Hospital cover

This policy exempts you from the Medicare Levy Surcharge.

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

This policy does not provide accident cover.

#### ✓ 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

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

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](http://privatehealth.gov.au) for

[PrivateHealth.gov.au](http://PrivateHealth.gov.au)

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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 of \$250 per admission. This is limited to a maximum of \$500 per year.

Excess payments do not apply to hospital admissions for dependants.

**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
- 12 months for pregnancy and birth (obstetrics)
- 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

NSW/ACT residents -Ambulance coverage is included Australia wide, residents of all other States please contact the fund for details. NOTE: This Hospital cover provides 100% cover for Hospital accommodation in a Public Hospital (shared or private room). FURTHER: A Gap Cover Scheme minimising Out-of-Pocket expenses for Doctors services is included in this product. \*\*\*Accident cover is allowed provided you are admitted to hospital (1 day waiting period).

For further information about this policy see

<https://hunterhi.com.au/>

### General Treatment Cover

This health insurer does not operate a preferred provider scheme.

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	No annual limit (no limit on preventative dental)	Periodic oral examination - \$30.00 Scale & clean - \$50.00 Fluoride treatment - \$25.00 Surgical tooth extraction - \$70.00
Major dental	12	\$700 per person	Full crown veneered - \$500.00
Endodontic	12	No annual limit	Filling of one root canal - \$85.00
Orthodontic	12	\$400 per person \$1,800 lifetime limit (Sub-limits apply)	Braces for upper & lower teeth, including removal plus fitting of retainer - \$1,800.00
Optical	2	\$290 per person 1 appliance(s) every 1 year	Single vision lenses & frames - \$180.00 Multi-focal lenses & frames - \$240.00
Non PBS pharmaceuticals	2	\$700 per person	Per eligible prescription - \$70.00
Physiotherapy	2	\$700 per person (combined limit for physiotherapy, occupational therapy & speech therapy)	Initial visit - \$40.00 Subsequent visit - \$36.00
Chiropractic	2	\$400 per person (combined limit for chiropractic, podiatry, psychology,	Initial visit - \$26.00 Subsequent visit - \$22.00

Podiatry	2	acupuncture, remedial massage, dietetics/dietary advice, exercise physiology & osteopathy - <b>Sub-limits apply</b> )	Initial visit - \$25.00 Subsequent visit - \$22.00
Psychology	2		Initial visit - \$38.00 Subsequent visit - \$38.00
Acupuncture	2		Initial visit - \$35.00 Subsequent visit - \$35.00
Remedial massage	2		Initial visit - \$20.00 Subsequent visit - \$20.00
Hearing aids	12	\$750 per person (combined limit for hearing aids & other services - <b>Sub-limits apply</b> )	Hearing aid - \$500.00
Blood glucose monitors	12	\$400 per person 1 appliance(s) every 1 year (combined limit for blood glucose monitors & other services)	Per monitor - 75% of charge
Ante-natal/Post-natal classes	2	\$150 per person	Initial visit - \$16.00
Dietetics/dietary advice	2	Combined limit - see Chiropractic	Initial visit - \$26.00
Exercise physiology	0	Combined limit - see Chiropractic	Initial visit - \$26.00 Subsequent visit - \$22.00
Health management / Healthy lifestyle	2	\$100 per person	Health management - \$100.00
Home nursing	2	\$160 per person	Initial visit - \$16.00
Occupational therapy	2	Combined limit - see Physiotherapy	Initial visit - \$28.00
Orthotics (podiatric orthoses)	2	No annual limit	Orthotics supply & fit - \$75.00
Osteopathy	2	Combined limit - see Chiropractic	Initial visit - \$26.00 Subsequent visit - \$22.00
Speech therapy	2	Combined limit - see Physiotherapy	Initial visit - \$28.00 Subsequent visit - \$32.00
Does not include treatment for: Alexander technique; Aromatherapy; Bowen therapy; Buteyko; Feldenkrais; Western herbalism; homeopathy; iridology; kinesiology; naturopathy; Pilates; reflexology; Rolfing; Shiatsu; Tai chi; Yoga			

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

**X** Other treatments - check with your insurer

### Other features of this general treatment cover

Orthodontic is paid at 75% of account in current year to max \$400.00 with \$150.00 per year accumulated up to a maximum benefit of \$1800.00 per person per lifetime.

For further information about this policy see

<https://hunterhi.com.au/>

### Ambulance cover

Pensioner Concession Card and Healthcare Card holders are entitled to free clinically necessary ambulance transport. If you are not eligible for a concession and want to be covered, you can purchase insurance from a private health insurer or take out a subscription with the state ambulance service (<https://www.ambulance.vic.gov.au/membership>).

For further information about this policy see

<https://www.hunterhi.com.au/ambulance-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.

[PrivateHealth.gov.au](http://PrivateHealth.gov.au)

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