

Private Health Information Statement - Combined policy

SILVER+ Pregnancy Hospital & Healthy Extras (Excess2) Family

Hunter Health Insurance
<http://www.hunterhi.com.au>
enquiries@hunterhi.com.au
02 4990 1385
Underwritten by CDH Benefits Fund

Monthly Premium
\$609.40[#]
(before any rebate, loading or discount)

Covers two adults & dependants (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 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 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

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

This policy does not include cover for

Assisted reproductive services	Dialysis for chronic kidney failure	Weight loss surgery
Cataracts	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 of \$500 per admission. This is limited to a maximum of \$1000 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 cover for a Gap Cover Scheme minimising Out-of-Pocket expenses for Doctors services. ***Accident cover is allowed provided you are admitted to hospital (1 day waiting period).

For further information about this policy see

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

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	\$750 per person	Periodic oral examination - \$24.00 Scale & clean - \$38.00 Fluoride treatment - \$25.00 Surgical tooth extraction - \$114.00
Major dental	12	\$600 per person	Full crown veneered - \$300.00
Endodontic	12	No annual limit	Filling of one root canal - \$70.00
Orthodontic	12	\$100 per person \$1,200 lifetime limit (Sub-limits apply)	Braces for upper & lower teeth, including removal plus fitting of retainer - \$1,200.00
Optical	2	\$210 per person limited to \$500 per policy	Single vision lenses & frames - 100% of charge Multi-focal lenses & frames - 100% of charge
Non PBS pharmaceuticals	2	\$400 per person (combined limit for non pbs pharmaceuticals & psychology - Sub-limits apply)	Per eligible prescription - \$21.00
Physiotherapy	2	\$300 per person (combined limit for physiotherapy, chiropractic & podiatry - Sub-limits apply)	Initial visit - \$36.00 Subsequent visit - \$30.00

Chiropractic	2		Initial visit - \$38.00 Subsequent visit - \$32.00
Podiatry	2		Initial visit - \$35.00 Subsequent visit - \$30.00
Psychology	2	Combined limit - see Non PBS pharmaceuticals	Initial visit - \$40.00 Subsequent visit - \$40.00
Acupuncture	2	\$150 per person up to \$300 per policy (combined limit for acupuncture & remedial massage - Sub-limits apply)	Initial visit - \$27.00 Subsequent visit - \$27.00
Remedial massage	2		Initial visit - \$30.00 Subsequent visit - \$20.00
Blood glucose monitors	12	\$200 per person 1 appliance(s) every 1 year (combined limit for blood glucose monitors & other services)	Per monitor - 75% of charge
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 CSIRO Total Wellbeing Diet \$60 Per Membership Per Year			

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

X Hearing aids	X Other treatments - check with your insurer
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Other features of this general treatment cover

Comprehensive Ambulance cover when taken with a Hospital Cover or additional Ambulance cover can be added. This product also allows benefits for Weight Management, First Aid training and Stop Smoking education

For further information about this policy see

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

Ambulance cover

Health Care Concession Card, Pensioner Concession Card, and Commonwealth Seniors Health Card holders are entitled to free ambulance transport services. If you are not eligible for a concession and want to be covered, you can purchase insurance from a private health fund.

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.