

## Private Health Information Statement - Combined policy

### Healthy Start Package (Basic Plus)

#### see-u by HBF

<https://www.seeuhealthinsurance.com.au>

[info@seeuhealthinsurance.com.au](mailto:info@seeuhealthinsurance.com.au)

1300 499 260

#### Monthly Premium

**\$165.98<sup>#</sup>**

(before any rebate, loading or discount)

Covers only one person  
Available in South Australia  
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, 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 <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

✓ Bone, joint and muscle	✓ Gynaecology	✓ Sleep studies
✓ Dental surgery	✓ Hernia and appendix	✓ Tonsils, adenoids and grommets
✓ Ear, nose and throat	✓ Joint reconstructions	R Hospital psychiatric services
✓ Eye (not cataracts)	✓ Male reproductive system	R Palliative care
✓ Gastrointestinal endoscopy	✓ Miscarriage and termination of pregnancy	R Rehabilitation

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

✗ Assisted reproductive services	✗ Dialysis for chronic kidney failure	✗ Pain management
✗ Back, neck and spine	✗ Digestive system	✗ Pain management with device
✗ Blood	✗ Heart and vascular system	✗ Plastic and reconstructive surgery (medically necessary)
✗ Brain and nervous system	✗ Implantation of hearing devices	✗ Podiatric surgery (provided by a registered podiatric surgeon – limited benefits)
✗ Breast surgery (medically necessary)	✗ Insulin pumps	✗ Pregnancy and birth
✗ Cataracts	✗ Joint replacements	✗ Skin
✗ Chemotherapy, radiotherapy and immunotherapy for cancer	✗ Kidney and bladder	✗ Weight loss surgery
✗ Diabetes management (excluding insulin pumps)	✗ Lung and chest	

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:** No excess

**Co-payments:** Every time you go to hospital you will have to pay:

- \$50 per day for a shared room for overnight admissions - up to \$250 per hospital stay
- \$50 per day for a private room for overnight admissions - up to \$250 per hospital stay
- No co-payment for day surgery (no overnight stay)

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.

For further information about this policy see

<https://www.seeuhealthinsurance.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	\$350 per policy (combined limit for general dental, major dental & endodontic)	Periodic oral examination - \$25.00 Scale & clean - \$50.00 Fluoride treatment - \$16.00
Major dental	12		Surgical tooth extraction - \$118.00 Full crown veneered - \$350.00
Endodontic	12		Filling of one root canal - \$123.00
Optical	6	\$180 per policy	Single vision lenses & frames - 100% of charge Multi-focal lenses & frames - 100% of charge
Physiotherapy	2	\$300 per policy (combined limit for physiotherapy, chiropractic, psychology, remedial massage, osteopathy, vaccinations & other services)	Initial visit - \$37.00 Subsequent visit - \$24.00
Chiropractic	2		Initial visit - \$33.00 Subsequent visit - \$20.00
Psychology	2		Initial visit - \$57.00 Subsequent visit - \$42.00
Remedial massage	2		Initial visit - \$18.00 Subsequent visit - \$18.00
Osteopathy	2		Initial visit - \$33.00 Subsequent visit - \$20.00
Vaccinations	2		Per service - \$25.00
Vaccinations: Travel vaccinations only			

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

✗ Acupuncture	✗ Non PBS pharmaceuticals	✗ Other treatments - check with your insurer
✗ Blood glucose monitors	✗ Orthodontic	
✗ Hearing aids	✗ Podiatry	

### Other features of this general treatment cover

Also includes cover for Osteopathy, Psychology, Counselling and Travel Vaccinations. Includes a bonus feature that helps you to claim higher amounts for your claims till it has been exhausted. Annual limits increase in Year 3.

For further information about this policy see

<https://www.seeuhealthinsurance.com.au>

### Ambulance cover

In South 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.

For further information about this policy see

<https://www.seeuhealthinsurance.com.au>

### 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.