

Private Health Information Statement - Combined policy

Corporate Top Package (Gold)

see-u by HBF

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

info@seeuhealthinsurance.com.au

1300 499 260

Monthly Premium

\$453.38 #

(before any rebate, loading or discount)

Covers one adult & dependants
(2 or more people, only one of
whom is an adult)

Available in Northern Territory

Closed to new members

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 22, 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.

Available to employees of a company that has an agreement with CUA Health

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).

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Covered

For information on what is covered under each category, see <https://privatehealth.gov.au/categories>
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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.
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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 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 \$500 per person 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.

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	No annual limit	Periodic oral examination - \$39.00 Scale & clean - \$77.00 Fluoride treatment - \$24.00
Major dental	12	\$1,600 per person (combined limit for major dental & endodontic)	Surgical tooth extraction - \$176.00 Full crown veneered - \$974.00
Endodontic	12		Filling of one root canal - \$184.00
Orthodontic	12	\$900 per person \$2,700 lifetime limit	Braces for upper & lower teeth, including removal plus fitting of retainer - 100% of charge
Optical	6	\$250 per person	Single vision lenses & frames - 100% of charge Multi-focal lenses & frames - 100% of charge
Non PBS pharmaceuticals	2	\$570 per person	Per eligible prescription - \$50.00
Physiotherapy	2	\$700 per person	Initial visit - \$55.00 Subsequent visit - \$40.00
Chiropractic	2	\$400 per person (combined limit for chiropractic & osteopathy)	Initial visit - \$52.00 Subsequent visit - \$32.00
Podiatry	2	\$400 per person	Initial visit - \$40.00 Subsequent visit - \$33.00
Psychology	2	\$500 per person (combined limit for psychology, dietetics/dietary advice, exercise physiology, eye therapy (orthoptics), occupational therapy, speech therapy & other services)	Initial visit - \$85.00 Subsequent visit - \$65.00

Acupuncture	2	\$400 per person up to \$250 per service up to \$800 per policy	Initial visit - \$45.00 Subsequent visit - \$27.00
Remedial massage	2	(combined limit for acupuncture, remedial massage, chinese medicine & other services - Sub-limits apply)	Initial visit - \$27.00
Hearing aids*	12	\$800 per person (combined limit for hearing aids, blood glucose monitors & other services - Sub-limits apply)	Hearing aid - 80% of charge
Blood glucose monitors	12		Per monitor - 80% of charge
Chinese medicine	2	Combined limit - see Acupuncture	Initial visit - \$27.00 Subsequent visit - \$27.00
Dietetics/dietary advice	2	Combined limit - see Psychology	Initial visit - \$51.00 Subsequent visit - \$29.00
Exercise physiology	2	Combined limit - see Psychology	Initial visit - \$45.00 Subsequent visit - \$45.00
Eye therapy (orthoptics)	2	Combined limit - see Psychology	Initial visit - \$86.00 Subsequent visit - \$86.00
Health management / Healthy lifestyle	6	\$250 per person	Health management - 50% of charge
Occupational therapy	2	Combined limit - see Psychology	Initial visit - \$59.00 Subsequent visit - \$38.00
Osteopathy	2	Combined limit - see Chiropractic	Initial visit - \$52.00 Subsequent visit - \$32.00
Speech therapy	2	Combined limit - see Psychology	Initial visit - \$80.00 Subsequent visit - \$38.00

* Benefit replacement periods may apply to some Health Aids and Appliances - see insurer for details

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

Extras cover with features including Wellness Benefits, in addition to commonly used services like dental, optical and others. Be rewarded with Loyalty Bonus on this product, where annual limit will increase over the first three years by a set amount for some services. Receive additional general dental benefits including 2 free dental check ups for dependants (1 free check up for adults) to help reduce the cost of dental care - See insurer for details.

For further information about this policy see

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

Ambulance cover

In Northern Territory 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.