Private Health Information Statement - Hospital policy

Basic Hospital Plus $500/$1000 Excess & Gap Saver $400

HBF Health Limited http://hbf.com.au memberservices@hbf.com.au 133 423	*Monthly Premium* *$133.87 #* (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 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 - 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.

X **Not Covered**
These categories are not covered by this policy.

This policy ✓ **includes** cover for

✓ Dental surgery	✓ Joint reconstructions	R Palliative care
✓ Gynaecology	✓ Tonsils, adenoids and grommets	R Rehabilitation
✓ Hernia and appendix	R Hospital psychiatric services	

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

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

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 and $500 per policy 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
- 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

Basic Hospital Plus provides private room coverage (subject to availability) for agreed services at an HBF Member Plus Hospital and there is no excess payable for any dependent children on a family policy. Top up your benefits with GapSaver and you will have less out of pocket expense when it comes to making a claim.

Ambulance cover

In Northern Territory this policy provides:

Emergency: Unlimited with a waiting period of 7 days.

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

Other features of this ambulance cover

Emergency ambulance provides full cover for emergency treatment and urgent ambulance transport (by road) within Australia by a State Government ambulance provider or an HBF approved ambulance provider. Services not covered include air ambulance services, transport between a public hospital to your home and transport not provided in an ambulance.

For further information about this policy see

http://www.hbf.com.au/health-insurance/ambulance-cover.html

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.