

# Private Health Information Statement - Hospital policy

## Public Basic+ Hospital

### Navy Health Ltd

<https://navyhealth.com.au/why-navy-health/>

[query@navyhealth.com.au](mailto:query@navyhealth.com.au)

1300 306 289

### Monthly Premium

**\$153.87<sup>#</sup>**

(before any rebate, loading or discount)

Covers dependants only (2 or more people, none of whom is an adult)

Available in Northern Territory

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 21, students up to and including the age of 31, as well as persons with a disability who qualify as a child or other dependant or student in these age ranges.

Membership of this insurer is restricted to Cover for the ADF community - serving, ex-serving ADF, employees of contractors to ADF and families.

## Hospital cover

This policy exempts you from the Medicare Levy Surcharge.

This policy does not provide accident cover or benefits for travel and 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

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

### [Hospital Accommodation](#)

Each person can be admitted as a private patient in a private hospital for up to 5 separate day procedures within a financial year (July to June). Navy Health's cover includes hospital accommodation fees, theatre fees, and up to 100% of the Medicare Benefits Scheduled fee (MBS) for day admissions only. Overnight private hospital admissions are not covered. Always confirm coverage with Navy Health prior to your admission.

### [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](#)

There is no excess and no co-payments on admission, and you are covered for all services in a public hospital. You are also covered for unlimited ambulance cover Australia-wide, which means you are not required to take out ambulance cover elsewhere.

[For further information about this policy see](#)

<https://navyhealth.com.au/public-basic-hospital-cover>

## [Ambulance cover](#)

In Northern Territory this policy provides:

**Emergency:** Unlimited with a waiting period of 2 months.

**Non-emergency:** Unlimited transport with a waiting period of 2 months, or 2 months for pre-existing conditions.

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

### [Other features of this ambulance cover](#)

We cover 100% of the cost of ambulance services within Australia, provided it is provided by a state based run Ambulance service, by either air/sea or land. We do not provide benefits for privately run patient transport services.

[For further information about this policy see](#)

<https://navyhealth.com.au/public-basic-hospital-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.