

Private Health Information Statement - Hospital policy

Bronze Corporate Assured Hospital Plus

GU Health Insurance
<http://www.guhealth.com.au>
corporate@guhealth.com.au
1800 249 966
Underwritten by nib Health Funds Ltd.

Monthly Premium
\$355.44[#]
(before any rebate, loading or discount)

Covers two adults & dependants, including non-student dependants (3 or more people, only 2 of whom are adults)
Available in Tasmania

[#] 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.

This policy covers children, students up to and including the age of 30 and non-students up to and including the age of 30, as well as persons with a disability who qualify as a child, student or non-student in these age ranges.


Former Employees/Members of organisations with arrangements with this health insurer

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>


























 **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

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

This policy  does not include cover for

 Assisted reproductive services	 Implantation of hearing devices	 Pregnancy and birth
 Back, neck and spine	 Insulin pumps	 Sleep studies
 Cataracts	 Joint replacements	 Weight loss surgery

✗ Dialysis for chronic kidney failure	✗ Pain management with device	
✗ Heart and vascular system	✗ Plastic and reconstructive surgery (medically necessary)	

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 \$750 per admission. This is limited to a maximum of \$750 per person and \$1500 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

This product covers In-Hospital Carer Benefit under the patient's policy at 100% of the cost up to \$400 per person per calendar year. Please refer to your Policy Booklet for further information.

For further information about this policy see

<https://my.nib.com.au/product-collateral/1782>

Ambulance cover

Ambulance cover is provided by the State government for residents of Tasmania. This may include cover whilst interstate, except for South Australia and Queensland where no cover applies. In other states please check with Ambulance Tasmania - https://www.health.tas.gov.au/ambulance/fees_and_accounts.

Other features of this ambulance cover

Emergency ambulance costs are covered by the state government for residents of Tasmania.

For further information about this policy see

<https://my.nib.com.au/product-collateral/1782>

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.