Private Health Information Statement - Hospital policy

Silver Hospital

nib Health Funds Ltd.

https://www.nib.com.au 13 14 63

Monthly Premium \$184.80

(before any rebate, loading or discount)

Covers only one person Available in Queensland

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.

X Not Covered

These categories are not covered by this policy.

This policy **✓ includes** cover for

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

This policy X does not include cover for

X Assisted reproductive services	X Insulin pumps	X Pregnancy and birth
X Cataracts	★ Joint replacements	X Sleep studies
X Dialysis for chronic kidney failure	X Pain management with device	★ 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 \$750 per admission. This is limited to a maximum of \$750 per person per year.

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 <u>'known gap'</u> or <u>'no gap'</u> 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://my.nib.com.au/product-collateral/192

Ambulance cover

Ambulance cover is provided by the State government for Queensland residents (https://www.ambulance.qld.gov.au/). This includes cover whilst interstate.

Other features of this ambulance cover

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

For further information about this policy see

https://my.nib.com.au/product-collateral/192

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.