Private Health Information Statement - Hospital policy

ING Basic Plus Hospital $750 Excess

ING Health Insurance	*Monthly Premium*	Covers one adult & dependants (2 or more people, only one of whom is an adult)
https://www.ing.com.au/insurance/health-insurance.html 1800 111 831 Underwritten by nib Health Funds Ltd.	*$158.05 #* (before any rebate, loading or discount)	Available in Western Australia

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 and other dependants up to and including the age of 20, students up to and including the age of 30, 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 Hospital psychiatric services
✓ Gastrointestinal endoscopy	✓ Male reproductive system	R Palliative care
✓ Gynaecology	✓ Miscarriage and termination of pregnancy	R Rehabilitation
✓ Hernia and appendix	✓ Tonsils, adenoids and grommets	

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

X Assisted reproductive services	X Dialysis for chronic kidney failure	X Lung and chest
X Back, neck and spine	X Digestive system	X Pain management
X Blood	X Ear, nose and throat	X Pain management with device
X Bone, joint and muscle	X Eye (not cataracts)	X Plastic and reconstructive surgery (medically necessary)
X Brain and nervous system	X Heart and vascular system	X Podiatric surgery (provided by a registered podiatric surgeon – limited benefits)
X Breast surgery (medically necessary)	X Implantation of hearing devices	X Pregnancy and birth
X Cataracts	X Insulin pumps	X Skin
X Chemotherapy, radiotherapy and immunotherapy for cancer	X Joint replacements	X Sleep studies
X Diabetes management (excluding insulin pumps)	X Kidney and bladder	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 $750 per admission. This is limited to a maximum of $750 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
- 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.nib.com.au/docs/ing-basic-plus-hospital-factsheet

Ambulance cover

In Western Australia 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.

Other features of this ambulance cover

All our health covers include unlimited emergency ambulance (1 day waiting period on all emergency ambulance). Emergency ambulance is when you need immediate transport by a State or Territory ambulance to get to a hospital or other facility for urgent medical treatment. No annual limits for emergency ambulance apply.

For further information about this policy see

https://www.nib.com.au/docs/ing-basic-plus-hospital-factsheet

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.