

Private Health Information Statement - Hospital policy

Gold Hospital		
<b>Police Health</b> <a href="http://www.policehealth.com.au">http://www.policehealth.com.au</a> <a href="mailto:enquiries@policehealth.com.au">enquiries@policehealth.com.au</a> 1800 603 603	<b>Monthly Premium</b> <b>\$586.57<sup>#</sup></b> (before any rebate, loading or discount)	<b>Covers 2 adults (and no-one else)</b> <b>Available in Victoria</b>

# 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.

Membership of this insurer is restricted to Members of Australia’s police & emergency services community, and their families.

Hospital cover

This policy exempts you from the Medicare Levy Surcharge.

This policy provides accident cover and benefits for travel or accommodation (outside of hospital) - check with your insurer for details.

✓ **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

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

### 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 policy supports greater choice in hospital and service provider – covering a large number of contracted hospitals, and also meeting reasonable fees charged by non-contracted hospitals. Benefits for a number of treatments that fall outside the mandated clinical categories are included, such as; Travel and Accommodation, Hospital at Home, Home Nursing, Aids & Appliances (such as CPAP Machines), Nourish baby, lactation consultants and antenatal education. Eligible members can also gain access to chronic disease management programs including; Type 2 Diabetes, Cancer Support, Osteoarthritis and Coronary Heart Disease.

For further information about this policy see

<https://www.policehealth.com.au/gold-hospital>

## Ambulance cover

In Victoria this policy provides:

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

**Non-emergency:** Unlimited transport with a waiting period of 2 months, or 12 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

In some instances, Department of Veterans Affairs Gold Card, pension and healthcare card holders may be exempt from paying for ambulance services in their state of residence. Under those arrangements, the relevant scheme is responsible for the cost and Police Health only pay a benefit if the cost isn't fully covered by the arrangement or scheme.

For further information about this policy see

<https://www.policehealth.com.au/information-hub/benefit-guides/ambulance-benefit-guide/>

### 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.