Private Health Information Statement - Hospital policy

starter basic

ahm health insurance	*Monthly Premium*	Covers only one person
http://www.ahm.com.au	*$110.45 #*	Available in NSW & ACT
134 246	(before any rebate, loading or discount)	

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

R Hospital psychiatric services	R Palliative care	R Rehabilitation

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

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

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 on admission. This is limited to a maximum of $500 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 '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 cover also includes Accident Override and limited medically necessary ambulance.

Ambulance cover

In NSW & ACT this policy provides:

Emergency: with a waiting period of 1 day, limited to 1 services per year.

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

Other features of this ambulance cover

Medically necessary ambulance trips to the nearest hospital that is able to provide the level of care you require. Limited to 1 per single policy or 2 per couple or family policy per financial year. TAS and QLD have State schemes to cover ambulance services for residents of those States.

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.