

Private Health Information Statement - Hospital policy

Entry Hospital \$500 Excess (Basic Plus)		
CBHS Corporate Health Pty Ltd http://www.cbhscorporatehealth.com.au help@cbhscorp.com.au 1300 586 462	Monthly Premium \$136.20 # (before any rebate, loading or discount)	Covers only one person Available in NSW & ACT

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.

✗ Not Covered

These categories are not covered by this policy.

This policy ✓ includes cover for

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

This policy ✗ does not include cover for

✗ Podiatric surgery (provided by a registered podiatric surgeon – limited benefits)

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 \$500 per admission. This is limited to a maximum of \$500 per person and \$500 per policy 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
- 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 product provides reduced benefits on private hospital admissions. It is not sufficient to cover a private room in a public hospital or any room in a private hospital. You also pay full theatre fees in private hospitals. Large out of pocket expenses will apply. See insurer for further details.

Ambulance cover

In NSW & ACT 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

Residents of NSW & ACT are also eligible to claim a benefit for non-emergency patient transport (NEPT) services.

For further information about this policy see

<https://www.cbhscorporatehealth.com.au/for-individuals/ambulance-cover>

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.