

## Private Health Information Statement - Hospital policy

### core hospital (basic+)

#### ahm health insurance

<http://www.ahm.com.au>

134 246

#### Monthly Premium

**\$311.40<sup>#</sup>**

(before any rebate, loading or discount)

Covers two adults & dependants, including non-student dependants (3 or more people, only 2 of whom are adults)

Available in Victoria

<sup>#</sup> 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, students up to and including the age of 30 and non-students up to and including the age of 30, as well as persons with a disability who qualify as a child, student or non-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.

#### ✗ Not Covered

These categories are not covered by this policy.

#### This policy ✓ includes cover for

✓ Dental surgery	✓ Miscarriage and termination of pregnancy	R Hospital psychiatric services
✓ Hernia and appendix	✓ Sleep studies	R Palliative care
✓ Joint reconstructions	✓ Tonsils, adenoids and grommets	R Rehabilitation

#### This policy ✗ does not include cover for

✗ Assisted reproductive services	✗ Digestive system	✗ Lung and chest
✗ Back, neck and spine	✗ Ear, nose and throat	✗ Male reproductive system
✗ Blood	✗ Eye (not cataracts)	✗ Pain management
✗ Bone, joint and muscle	✗ Gastrointestinal endoscopy	✗ Pain management with device
✗ Brain and nervous system	✗ Gynaecology	✗ Plastic and reconstructive surgery (medically necessary)
✗ Breast surgery (medically necessary)	✗ Heart and vascular system	✗ 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	✗ Skin
✗ Diabetes management (excluding insulin pumps)	✗ Joint replacements	✗ Weight loss surgery
✗ Dialysis for chronic kidney failure	✗ Kidney and bladder	

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](https://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 and \$1000 per policy per year.

Excess payments do not apply to hospital admissions for dependants or accidents.

**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 unlimited Medically Necessary Ambulance, which is transport to the nearest hospital provided by an ahm approved road, sea or air Ambulance provider that's able to provide the level of care you medically need. The excess will also be waived for Accidents under Accident Override.

## **Ambulance cover**

In Victoria 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](#)

Unlimited benefits for medically necessary ambulance trips to the nearest hospital that is able to provide the level of care you require. 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.