

Private Health Information Statement - Hospital policy

Smart Starter Bronze Plus \$750 Excess		
Doctors' Health Fund http://www.doctorshealthfund.com.au info@doctorshealthfund.com.au 1800 226 126	Monthly Premium \$326.76 # (before any rebate, loading or discount)	Covers two adults & dependants, including persons with a disability* (3 or more people, only 2 of whom are adults) 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, students up to and including the age of 31 and non-students up to and including the age of 31, as well as persons with a disability.

* Participants in the National Disability Insurance Scheme (NDIS) are considered persons with a disability. Insurers may have a broader definition of persons with a disability. Check with the insurer for details.

Membership of this insurer is restricted to Medical and allied health professionals, their families, medical students and AMA employees.

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

Blood	Eye (not cataracts)	Pain management
Bone, joint and muscle	Gastrointestinal endoscopy	Palliative care
Brain and nervous system	Gynaecology	Plastic and reconstructive surgery (medically necessary)
Breast surgery (medically necessary)	Hernia and appendix	Podiatric surgery (provided by a registered podiatric surgeon – limited benefits)
Chemotherapy, radiotherapy and immunotherapy for cancer	Joint reconstructions	Skin
Dental surgery	Kidney and bladder	Sleep studies
Diabetes management (excluding insulin pumps)	Lung and chest	Tonsils, adenoids and grommets
Digestive system	Male reproductive system	Hospital psychiatric services
Ear, nose and throat	Miscarriage and termination of pregnancy	Rehabilitation

This policy does not include cover for

Assisted reproductive services	Heart and vascular system	Pain management with device
Back, neck and spine	Implantation of hearing devices	Pregnancy and birth

✗ Cataracts	✗ Insulin pumps	✗ Weight loss surgery
✗ Dialysis for chronic kidney failure	✗ Joint replacements	

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 \$750 per person and \$1500 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
- 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 is categorised as Bronze Plus as the services covered exceed the minimum requirements for Bronze level cover. Smart Starter Bronze Plus has Silver inclusions such as lung and chest, blood, medically necessary plastic and reconstructive surgery, dental surgery, and podiatric surgery. It also includes cover for sleep studies which is generally only included in Gold level cover.

For further information about this policy see

<https://www.doctorshealthfund.com.au/hospital-cover-smart-starter>

Ambulance cover

In Western Australia this policy provides:

Emergency: Unlimited with a waiting period of 1 day.

Non-emergency: Unlimited transport with a waiting period of 1 day, or 1 day 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

National cover for emergency and medically necessary ambulance transportation costs except where there is an entitlement to Benefits under a State Government ambulance transport scheme or any other source.

For further information about this policy see

<https://www.doctorshealthfund.com.au/hospital-cover-smart-starter>

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.