

Private Health Information Statement - Hospital policy

PricePoint Hospital (Silver Plus)		
Australian Unity Health Limited http://www.australianunity.com.au healthcover@australianunity.com.au 13 29 39	Monthly Premium \$457.20[#] (before any rebate, loading or discount)	Covers one adult & dependants (2 or more people, only one of whom is an adult) Available in Queensland Closed to new members

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.

This policy covers children and other dependants up to and including the age of 22, students up to and including the age of 30, as well as persons with a disability who qualify as a child or other dependant or student in these age ranges.

Hospital cover

This policy exempts you from the Medicare Levy Surcharge.

This policy does not provide accident cover or benefits for travel and accommodation (outside of hospital).

-  **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

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

This policy  does not include cover for

 Assisted reproductive services	 Joint replacements
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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 \$250 per admission. This is limited to a maximum of \$250 per person and \$500 per policy per year.

Excess payments do not apply to hospital admissions for dependants.

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

Additional Benefits of this cover include: Hospital Substitution Programs, Preventative Health Services, Health Support Programs, Travel Vaccinations - 100% per item, \$150 per person or \$300 per family, Family Limits are shared between all people on the membership but no one person can claim more than the per person limit. Waiting periods may apply. Please refer to the product Fact Sheet or contact Australian Unity for further details.

Ambulance cover

Ambulance cover is provided by the State government for Queensland residents (<https://www.ambulance.qld.gov.au/>). This includes cover whilst interstate.

Other features of this ambulance cover

Some authorities provide certain ambulance services at no cost to eligible residents. Refer to your local ambulance provider for more information. Australian Unity won't pay a Benefit if you're eligible to claim from, or are covered by, another source. Australian Unity doesn't pay a benefit towards ambulance subscription services. If you're not covered, this cover includes emergency ambulance to hospital, if transport is coded and invoiced as emergency transport by a state/territory ambulance service/authority. Call-out fees where you're not taken to hospital are limited to 2 ambulance attendances per person per calendar year. This cover doesn't include non-emergency ambulance transportation

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.