

Private Health Information Statement - Combined policy

Gold Complete Hospital & BAR Ancillary Benefits (Single Parent)

GU Health

<http://www.guhealth.com.au>
corporate@guhealth.com.au
 1800 249 966

Monthly Premium

\$593.75[#]

(before any rebate, loading or discount)

Covers one adult & dependants (2 or more people, only one of whom is an adult)

Available in Queensland

[#] 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 20, students up to and including the age of 24, as well as persons with a disability who qualify as a child or other dependant or student in these age ranges.

Employees/Members of organisations with arrangements with this health insurer

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>

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

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

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: No excess

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)
- 0 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

Home support services and programs: This program allows you to leave hospital early and continue to receive expert in-home care, so you can recover in the comfort of your own home. Added in-hospital carer benefit of up to \$60 per night for the carers accommodation with your stay in hospital and \$30 per day for the carer's in-hospital meals, up to a total of \$500.

For further information about this policy see

<https://www.guhealth.com.au/>

General Treatment Cover

This health insurer does not operate a preferred provider scheme.

This policy  includes General treatment (Extras) cover for

Note, for items marked with an asterisk *: Pharmaceutical benefits paid for items with an official pharmacy receipt, after you pay a sum equal to the Australian Government's highest current PBS co-payment. Health Management benefits paid for services and treatment of \$20 or more.

| Treatment | Waiting period (months) | Benefit limits (per 12 months unless otherwise stated) | Examples of maximum benefits |
|--------------------------|-------------------------|---|--|
| General dental | 0 | \$1,700 per person (no limit on preventative dental) | Periodic oral examination - 100% of charge Scale & clean - 100% of charge Fluoride treatment - 100% of charge Surgical tooth extraction - 85% of charge |
| Major dental | 12 | \$2,000 per person (combined limit for major dental, endodontic, orthodontic & other services) \$2,400 lifetime limit for Orthodontic | Full crown veneered - 60% of charge |
| Endodontic | 12 | | Filling of one root canal - 85% of charge |
| Orthodontic | 12 | | Braces for upper & lower teeth, including removal plus fitting of retainer - 60% of charge |
| Optical | 0 | \$350 per person | Single vision lenses & frames - 80% of charge Multi-focal lenses & frames - 80% of charge |
| Non PBS pharmaceuticals* | 0 | \$600 per person | Per eligible prescription - 100% of charge |
| Physiotherapy | 0 | \$700 per person (combined limit for physiotherapy & ante-natal/post-natal classes) | Initial visit - 80% of charge Subsequent visit - 80% of charge |

| | | | |
|--|----|--|---|
| Chiropractic | 0 | \$600 per person (combined limit for chiropractic, osteopathy & other services) | Initial visit - 80% of charge Subsequent visit - 80% of charge |
| Podiatry | 0 | \$600 per person (combined limit for podiatry, orthotics (podiatric orthoses) & other services) | Initial visit - 80% of charge Subsequent visit - 80% of charge |
| Psychology | 0 | \$400 per person | Initial visit - 80% of charge Subsequent visit - 80% of charge |
| Acupuncture | 0 | \$400 per person | Initial visit - 80% of charge Subsequent visit - 80% of charge |
| Remedial massage | 0 | \$400 per person (combined limit for remedial massage, chinese medicine & exercise physiology) | Initial visit - 80% of charge Subsequent visit - 80% of charge |
| Hearing aids | 12 | \$800 per person 1 service(s) every 5 years | Hearing aid - 100% of charge |
| Blood glucose monitors | 12 | \$800 per person (combined limit for blood glucose monitors & other services) | Per monitor - 80% of charge |
| Ante-natal/Post-natal classes | 0 | Combined limit - see Physiotherapy | Initial visit - 80% of charge Subsequent visit - 80% of charge |
| Chinese medicine | 0 | Combined limit - see Remedial massage | Initial visit - 80% of charge Subsequent visit - 80% of charge |
| Dietetics/dietary advice | 0 | \$800 per person | Initial visit - 100% of charge Subsequent visit - 100% of charge |
| Exercise physiology | 0 | Combined limit - see Remedial massage | Initial visit - 80% of charge Subsequent visit - 80% of charge |
| Eye therapy (orthoptics) | 0 | \$600 per person | Initial visit - 100% of charge Subsequent visit - 100% of charge |
| Health management / Healthy lifestyle* | 6 | \$400 per policy | Health management - 80% of charge |
| Occupational therapy | 0 | \$600 per person | Initial visit - 100% of charge Subsequent visit - 100% of charge |
| Orthotics (podiatric orthoses) | 12 | Combined limit - see Podiatry | Orthotics supply & fit - 80% of charge |
| Osteopathy | 0 | Combined limit - see Chiropractic | Initial visit - 80% of charge Subsequent visit - 80% of charge |
| Speech therapy | 0 | \$600 per person | Initial visit - 100% of charge |

School health care: School accidents if not covered by Medicare or a third party. A Benefit of 100% up to \$800 per Membership Year.

This policy **X** does not include General treatment (Extras) cover for

X Other treatments - check with your insurer

Other features of this general treatment cover

GU Health specialises in corporate health cover, providing superior health plans with executive benefits. Enjoy 100% back on selected general dental treatments and access to a range of approved health management services including stress management and quit smoking courses. Travel and Accommodation Benefits capped at \$0.20 per km and \$100 per night up to \$500 per Membership Year (eligibility criteria applies). Check product information and Fund Rules for further details.

For further information about this policy see

<https://www.guhealth.com.au/>

Ambulance cover

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

For further information about this policy see

<https://www.guhealth.com.au/forms-and-publications/fact-sheets>

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.