

Private Health Information Statement - Hospital policy

Essential Silver Plus Hospital 500 Excess

Latrobe Health Services
<http://www.latrobehealth.com.au>
info@lhs.com.au
1300 362 144

Monthly Premium
\$352.05[#]
(before any rebate, loading or discount)

Covers 2 adults (and no-one else)
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, 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>





















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

This policy  **does not include** cover for

 Assisted reproductive services	 Insulin pumps	 Pregnancy and birth
 Cataracts	 Joint replacements	 Weight loss surgery
 Dialysis for chronic kidney failure	 Pain management with device	

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 \$1000 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

Each adult only pays the excess once per calendar year. Families pay only two excesses per calendar year. Excesses do not apply to child dependants. Additional medical gap benefits are payable on this policy.

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.latrobehealth.com.au/health-cover/emergency-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.