

Private Health Information Statement - Combined policy

Silver Hospital 750 and Mid 60 Extras (MO)

AIA Health Insurance Pty Ltd

<http://www.aia.com.au/health>

Health.MemberServices@aia.com.au

1800333004

Monthly Premium

\$418.57[#]

(before any rebate, loading or discount)

Covers one adult & dependants, including non-student 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 up to and including the age of 17, students up to and including the age of 24 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

✓ 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	✓ Tonsils, adenoids and grommets
✓ Diabetes management (excluding insulin pumps)	✓ Kidney and bladder	R Hospital psychiatric services
✓ Digestive system	✓ Lung and chest	R Palliative care
✓ Ear, nose and throat	✓ Male reproductive system	

This policy ✗ does not include cover for

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

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 \$750 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.

General Treatment Cover

Members can receive up to 70% back on dental services, No Gap Dental on selected preventative dental services, & lower treatment costs at www.smile.com.au dentists. Dental services at any other dentist will receive up to 50%. See <https://www.aia.com.au/en/products/health-insurance/find-a-provider>.

This policy  includes General treatment (Extras) cover for

*Note, for items marked with an asterisk *: General and Preventative Dental are combined under one limit. Physiotherapy, Myotherapy, Hydrotherapy, and Exercise Physiology share an annual limit. Medically Prescribed Appliances, Hearing Aids, Blood Glucose Monitors and Health Appliances and Aids share a limit. Non PBS pharmaceuticals pays back up to \$40 per script after the current PBS amount is deducted; vaccinations fall under this Pharmacy limit. This policy also provides access to AIA Vitality where you can earn rewards for leading a healthy lifestyle! <https://www.aiavitality.com.au>*

Treatment	Waiting period (months)	Benefit limits (per 12 months unless otherwise stated)	Examples of maximum benefits
General dental*	2	\$800 per person	Periodic oral examination - 50% of charge Scale & clean - 50% of charge Fluoride treatment - 50% of charge
Major dental	12	\$800 per person (combined limit for major dental & endodontic)	Surgical tooth extraction - 50% of charge Full crown veneered - 50% of charge
Endodontic	12		Filling of one root canal - 50% of charge
Orthodontic	12	\$800 per person \$2,000 lifetime limit	Braces for upper & lower teeth, including removal plus fitting of retainer - 50% of charge
Optical	6	\$250 per person	Single vision lenses & frames - 100% of charge Multi-focal lenses & frames - 100% of charge
Non PBS pharmaceuticals*	2	\$300 per person (combined limit for non pbs pharmaceuticals & vaccinations)	Per eligible prescription - \$40.00
Physiotherapy*	2	\$500 per person (combined limit for physiotherapy, exercise physiology & other services)	Initial visit - 60% of charge Subsequent visit - 60% of charge
Chiropractic*	2	\$300 per person (combined limit for chiropractic & osteopathy)	Initial visit - 60% of charge Subsequent visit - 60% of charge

Podiatry	2	\$300 per person	Initial visit - 60% of charge Subsequent visit - 60% of charge
Psychology	2	\$300 per person	Initial visit - 60% of charge Subsequent visit - 60% of charge
Acupuncture	2	\$150 per person	Initial visit - 60% of charge Subsequent visit - 60% of charge
Remedial massage	2	\$150 per person	Initial visit - 60% of charge Subsequent visit - 60% of charge
Hearing aids*	12	\$300 per person 1 service(s) every 3 years	Hearing aid - 60% of charge
Blood glucose monitors*	12	(combined limit for hearing aids, blood glucose monitors & other services)	Per monitor - 60% of charge
Audiology	2	\$300 per person	Initial visit - 60% of charge Subsequent visit - 60% of charge
Dietetics/dietary advice	2	\$300 per person	Initial visit - 60% of charge Subsequent visit - 60% of charge
Exercise physiology*	2	Combined limit - see Physiotherapy	Initial visit - 60% of charge Subsequent visit - 60% of charge
Eye therapy (orthoptics)	2	\$300 per person	Initial visit - 60% of charge Subsequent visit - 60% of charge
Health management / Healthy lifestyle	2	\$150 per person	Health management - 100% of charge
Occupational therapy	2	\$300 per person	Initial visit - 60% of charge Subsequent visit - 60% of charge
Osteopathy*	2	Combined limit - see Chiropractic	Initial visit - 60% of charge Subsequent visit - 60% of charge
Speech therapy	2	\$300 per person	Initial visit - 60% of charge Subsequent visit - 60% of charge
Vaccinations	2	Combined limit - see Non PBS pharmaceuticals	Per service - \$40.00

Swimming lessons - 2 month waiting period and \$200 annual limit. Preventative health benefits - myOwn will pay benefits for preventative health screening services equivalent to 100% of the fee charged for bowel cancer identification kits (1 every 2 years) and Melanoma surveillance photography (1 per year) up to \$150 per person.

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

X Other treatments - check with your insurer

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

Cover for call-out fees where you're not taken to hospital are limited to 2 x ambulance attendances per insured person, per calendar year.

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.