

Private Health Information Statement - Combined policy

Bronze Hospital 500 and Good 50% Back Extras

AIA Health Insurance Pty Ltd

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

Health.MemberServices@aia.com.au

1800333004

Monthly Premium

\$453.49[#]

(before any rebate, loading or discount)

Covers two adults & dependants
(3 or more people, only 2 of whom
are adults)

Available in NSW & ACT

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 up to and including the age of 17 and students up to and including the age of 24, as well as persons with a disability who qualify as a child or student in this age range.

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

✓ Bone, joint and muscle	✓ Eye (not cataracts)	✓ Miscarriage and termination of pregnancy
✓ Brain and nervous system	✓ Gastrointestinal endoscopy	✓ Pain management
✓ Breast surgery (medically necessary)	✓ Gynaecology	✓ Skin
✓ Chemotherapy, radiotherapy and immunotherapy for cancer	✓ Hernia and appendix	✓ Tonsils, adenoids and grommets
✓ Diabetes management (excluding insulin pumps)	✓ Joint reconstructions	R Hospital psychiatric services
✓ Digestive system	✓ Kidney and bladder	R Palliative care
✓ Ear, nose and throat	✓ Male reproductive system	R Rehabilitation

This policy ✗ does not include cover for

✗ Assisted reproductive services	✗ Heart and vascular system	✗ Plastic and reconstructive surgery (medically necessary)
✗ Back, neck and spine	✗ Implantation of hearing devices	✗ Podiatric surgery (provided by a registered podiatric surgeon – limited benefits)
✗ Blood	✗ Insulin pumps	✗ Pregnancy and birth
✗ Cataracts	✗ Joint replacements	✗ Sleep studies
✗ Dental surgery	✗ Lung and chest	✗ 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 on admission. This is limited to a maximum of \$500 per person and \$1000 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](#)

This policy includes a membership to AIA Vitality Starter, the science-backed health and wellbeing program that rewards you for looking after your health. If you have held an AIA Health Insurance policy for a minimum of six months and have an AIA Vitality status of Silver or above, we will refund \$250 of your excess (Excess Refund) in the event that you're admitted to hospital.

General Treatment Cover

Members can receive up to 60% back on dental services, No Gap Dental on selected preventative dental services & lower treatment costs at [smile.com.au](https://www.smile.com.au) dentists. Dental services at other dentists can receive up to 50% back. 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 and Hydrotherapy share an annual limit. Chiropractic and Osteopathy share an annual limit. This product also provides access to AIA Vitality where you can earn rewards for leading a healthy lifestyle. By reaching Silver Vitality Status or above you can get an additional 10% back on any non-dental benefits. Visit www.aiavitality.com.au for more information.*

Treatment	Waiting period (months)	Benefit limits (per 12 months unless otherwise stated)	Examples of maximum benefits
General dental*	2	\$750 per person	Periodic oral examination - 50% of charge Scale & clean - 50% of charge Fluoride treatment - 50% of charge
Major dental	12	\$600 per person (combined limit for major dental & endodontic - Sub-limits apply)	Surgical tooth extraction - 50% of charge Full crown veneered - n/a
Endodontic	12		Filling of one root canal - 50% of charge
Optical	6	\$200 per person up to \$400 per policy	Single vision lenses & frames - 100% of charge Multi-focal lenses & frames - 100% of charge
Physiotherapy*	2	\$350 per person up to \$700 per policy (combined limit for physiotherapy, exercise physiology & other services)	Initial visit - 50% of charge Subsequent visit - 50% of charge
Chiropractic*	2	\$350 per person up to \$700 per policy (combined limit for chiropractic & osteopathy)	Initial visit - 50% of charge Subsequent visit - 50% of charge

Psychology	2	\$200 per person	Initial visit - 50% of charge
Acupuncture	2	\$150 per person	Initial visit - 50% of charge Subsequent visit - 50% of charge
Remedial massage	2	\$150 per person up to \$300 per policy	Initial visit - 50% of charge Subsequent visit - 50% of charge
Dietetics/dietary advice	2	\$200 per person	Initial visit - 50% of charge Subsequent visit - 50% of charge
Exercise physiology	2	Combined limit - see Physiotherapy	Initial visit - 50% of charge
Health management / Healthy lifestyle	2	\$200 per person	Health management - 50% of charge
Osteopathy*	2	Combined limit - see Chiropractic	Initial visit - 50% of charge Subsequent visit - 50% of charge
Swimming Lessons are covered under this policy - Benefit limit \$100 per person, per year. Psychology benefit includes counselling services.			

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

X Blood glucose monitors	X Non PBS pharmaceuticals	X Podiatry
X Hearing aids	X Orthodontic	X Other treatments - check with your insurer

Ambulance cover

In NSW & ACT this policy provides:

Emergency: Unlimited with a waiting period of 1 day.

Call-out fees: will be paid for each attendance, including emergency treatment without transport to hospital.

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.