

Private Health Information Statement - Hospital policy

Qantas Basic Hospital \$500 Excess

Qantas Insurance
<https://www.qantasinsurance.com/health>
13 49 60
Underwritten by nib Health Funds Ltd.

Monthly Premium
\$285.23[#]
(before any rebate, loading or discount)

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

This policy covers children and other dependants up to and including the age of 20, 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 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

 Dental surgery	 Joint reconstructions	 Palliative care
 Gastrointestinal endoscopy	 Miscarriage and termination of pregnancy	 Rehabilitation
 Gynaecology	 Tonsils, adenoids and grommets	
 Hernia and appendix	 Hospital psychiatric services	

This policy  does not include cover for

 Assisted reproductive services	 Digestive system	 Pain management
 Back, neck and spine	 Ear, nose and throat	 Pain management with device
 Blood	 Eye (not cataracts)	 Plastic and reconstructive surgery (medically necessary)
 Bone, joint and muscle	 Heart and vascular system	 Podiatric surgery (provided by a registered podiatric surgeon – limited benefits)
 Brain and nervous system	 Implantation of hearing devices	 Pregnancy and birth
 Breast surgery (medically necessary)	 Insulin pumps	 Skin
 Cataracts	 Joint replacements	 Sleep studies
 Chemotherapy, radiotherapy and immunotherapy for cancer	 Kidney and bladder	 Weight loss surgery
 Diabetes management (excluding insulin pumps)	 Lung and chest	

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.

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.

For further information about this policy see

<https://my.nib.com.au/product-collateral/113>

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](#)

Emergency ambulance costs are covered by the state government for residents of Queensland.

For further information about this policy see

<https://my.nib.com.au/product-collateral/113>

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.