



**Doctors' Health Fund**  
Smart Starter Bronze Plus \$500 Excess

Restricted Insurer

**\$302.38 / month**  
(Before Rebate, Discount & Loading)  
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:** Two adults & dependants (3 or more people, only 2 of whom are adults).

Children (0 - 17), non-classified\* dependant (18 - 20) and students (21 - 31), as well as persons with a disability who qualify as a child, non-classified\* dependant and student in these age ranges.

\*Non-classified dependant: A non-classified dependant is a child, stepchild or foster child between 18 and 21 years of age who does not have a partner and who may or may not be receiving full-time education at a school, college or university.

**Restricted insurer:** Membership of this insurer is restricted to Medical and allied health professionals, their families, medical students and AMA employees.

- This policy exempts you from the Medicare Levy Surcharge.
- This policy provides accident cover - check with insurer for details.
- This policy provides benefits for travel or accommodation outside of hospital - check with insurer for details.

Policy ID: AMA/J4/NAEN2D

Source: [Private Health Information Statement \(PHIS\)](#)

## Hospital Cover

✓ Covered

R Restricted Cover

✗ Not Covered

**This policy includes cover for**

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

**This policy does not include cover for**

- ✗ Assisted reproductive services
- ✗ Back, neck and spine
- ✗ Cataracts
- ✗ Dialysis for chronic kidney failure
- ✗ Heart and vascular system
- ✗ Implantation of hearing devices
- ✗ Insulin pumps
- ✗ Joint replacements
- ✗ Pain management with device
- ✗ Pregnancy and birth
- ✗ 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](http://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.

**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 (<https://www.health.gov.au/resources/apps-and-tools/medical-costs-finder>) lets you find out more about the cost of specialist medical services.

**Other features of this hospital cover**

This cover is categorised as Bronze Plus as the services covered exceed the minimum requirements for Bronze level cover. Smart Starter Bronze Plus has Silver inclusions such as lung and chest, blood, medically necessary plastic and reconstructive surgery, dental surgery, and podiatric surgery. It also includes cover for sleep studies which is generally only included in Gold level cover.

**For further information about this policy see:** <https://www.doctorshealthfund.com.au/hospital-cover-smart-starter>

## Ambulance cover

In NSW & ACT this policy provides:

Emergency: Unlimited with a waiting period of 1 day.

Non-emergency: Unlimited transport with a waiting period of 1 day, or 1 day for pre-existing conditions.

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

**Other features of this ambulance cover:** National cover for emergency and medically necessary ambulance transportation costs except where there is an entitlement to Benefits under a State Government ambulance transport scheme or any other source.

**For further information about this policy see:** <https://www.doctorshealthfund.com.au/hospital-cover-smart-starter>

## Insurer Details



**Doctors' Health Fund**  
Smart Starter Bronze Plus \$500 Excess

Restricted Insurer

**\$302.38 / month**  
(Before Rebate, Discount & Loading)  
Available in NSW & ACT

Call now **1800 226 126**  
Sponsor link

**Doctors' Health Fund**

<http://www.doctorshealthfund.com.au>

[info@doctorshealthfund.com.au](mailto:info@doctorshealthfund.com.au)

**1800 226 126**

**Disclaimer:** This document is not a Private Health Information Statement (PHIS), and it is not intended to replace that document. The details contained in the **healthslips.com.au Policy Information** was provided by the insurer to the Australian Government. It is intended as general information. It may not take into account your circumstances. For further information contact the insurer. Information used is Licensed from the Commonwealth of Australia under a Creative Commons 3.0 licence.

Private Health Information Statement is available from the Private Health Insurance Ombudsman website at <https://privatehealth.gov.au/dynamic/Premium/PHIS/AMA/J4/NAEN2D>