

**Australian Unity Health Limited**
Value Hospital (Silver Plus)**\$388.70 / month**

(Before Rebate, Discount & Loading)

Available in WA

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: One adult & dependants, including non-student dependants (2 or more people, only one of whom is an adult).

Children (0 - 17), non-classified* dependant (18 - 22), students (23 - 30) and non-students (23 to 30), as well as persons with a disability who qualify as a child, non-classified* dependant, student and non-student in these age ranges.

*Non-classified dependant: A period during which we cover single dependants regardless of student status.

- This policy exempts you from the Medicare Levy Surcharge.
- This policy provides accident cover - check with insurer for details.
- This policy does not provide benefits for travel or accommodation outside of hospital.

Policy ID: AUF/J55/WFLA1Y**Source:** [Private Health Information Statement \(PHIS\)](#)

Hospital Cover

Covered **Restricted Cover** **Not Covered****This policy includes cover for**

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

This policy does not include cover for

Assisted reproductive services	Pregnancy and birth
Dialysis for chronic kidney failure	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 \$500 per person and \$1000 per policy per year.

Excess payments do not apply to hospital admissions for dependants.

Co-payments: Every time you go to hospital you will have to pay:

- \$100 per day for a shared room for overnight admissions - up to \$500 per hospital stay
- \$100 per day for a private room for overnight admissions - up to \$500 per hospital stay
- \$100 for day surgery (no overnight stay)

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

Excess applies once per person admitted into hospital per calendar year and Co-payments are capped at \$500 per admission. Co-payments are payable per day for admissions (day or overnight) in hospital, or hospital services in the home (except Hospital Substitution Programs). Excess and Co-payments are waived if the admission is for a dependant. Additional Benefits of this cover include: Hospital Substitution (e.g. Hospital Care at Home & Rehabilitation at Home), Preventative Health Services and Health Support Programs. Waiting periods may apply. Please refer to the product Fact Sheet or contact Australian Unity for further details.

Ambulance cover

In WA this policy provides:

Emergency: Unlimited with no waiting period.

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

Other features of this ambulance cover: Despite the above, call-out fees where you're not taken to hospital are limited to 2 ambulance attendances per-person per-calendar year. Please note: This cover doesn't include non-emergency ambulance transportation. Emergency ambulance transportation to hospital is only covered if transport is coded and invoiced as emergency transport by a state/territory ambulance service/authority. Some authorities provide certain ambulance services at no cost to eligible residents. Refer to your local ambulance provider for more information. Australian Unity won't pay a Benefit if you're eligible to claim from, or are covered by, another source. Australian Unity doesn't pay a benefit towards ambulance subscription services.

Insurer Details



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Call now 13 29 39
Sponsor link

Australian Unity Health Limited

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<https://privatehealth.gov.au/dynamic/Premium/PHIS/AUF/J55/WFLA1Y>