

**Latrobe Health Services**  
**Bronze Plus Hospital 500 Excess****\$136.14 / 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:** Only one person.

- 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: LHS/H37/NALK10

Source: Private Health Information Statement (PHIS)

## Hospital Cover

✓ Covered

R Restricted Cover

✗ Not Covered

### This policy **includes** cover for

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

### This policy **does not include** cover for

- |                                       |                                                            |                                                                  |
|---------------------------------------|------------------------------------------------------------|------------------------------------------------------------------|
| ✗ Assisted reproductive services      | ✗ Implantation of hearing devices                          | ✗ Podiatric surgery (provided by a registered podiatric surgeon) |
| ✗ Back, neck and spine                | ✗ Insulin pumps                                            | ✗ Pregnancy and birth                                            |
| ✗ Cataracts                           | ✗ Joint replacements                                       | ✗ Sleep studies                                                  |
| ✗ Dialysis for chronic kidney failure | ✗ Pain management with device                              | ✗ Weight loss surgery                                            |
| ✗ Heart and vascular system           | ✗ Plastic and reconstructive surgery (medically necessary) |                                                                  |

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](https://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 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**

You only pay the excess once per calendar year. Additional medical gap benefits are payable on this policy.

## 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.

**For further information about this policy see:** <https://www.latrobehealth.com.au/health-cover/emergency-ambulance-cover/>

## Insurer Details



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Call now  **1300 362 144**  
Sponsor link

**Latrobe Health Services**

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

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

 **1300 362 144**

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