AIA Health Insurance Pty Ltd
Bronze Plus Hospital 750 and Lite FlexiExtras

$554.34 / month
(Before Rebate, Discount & Loading)
Available in VIC

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, including non-student dependants (3 or more people, only 2 of whom are adults).

Children (0 - 17), students (18 - 24) and non-students (18 to 30), as well as persons with a disability who qualify as a child, student and non-student in these age ranges.

- 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: MYO/J02F/VPXZ2Y

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
- R Palliative care
- ✓ Plastic and reconstructive surgery (medically necessary)
- ✓ Podiatric surgery (provided by a registered podiatric surgeon)
- R Rehabilitation
- ✓ Skin
- ✓ 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
- ✗ Sleep studies
- ✗ 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 of $750 per admission. This is limited to a maximum of $750 per person and $1500 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 (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

All policies include membership to AIA Vitality, 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 $500 of your excess (Excess Refund) in the event that you're admitted to hospital.

Members can receive 2 x No Gap Dental on selected preventative dental services & lower treatment costs at smile.com.au dentists. See https://www.aia.com.au/en/products/health-insurance/find-a-provider.
Policy ID: MYO/J02F/VPXZ2Y Source: Private Health Information Statement (PHIS)

Extras Cover

This policy includes General treatment (Extras) cover for

Note, for treatments marked with * : FlexiExtras products come with loyalty benefits that reward you the longer you hold your cover. Your annual FlexiLimit will increase by $100 for each full year served on a FlexiExtras product, up to 5 years.

Treatment & waiting period (months)		Benefit limits per 12 months unless otherwise stated	Examples of maximum benefits
✓ **Acupuncture***	2	**$800 per person up to $2,400 per policy** combined limit for acupuncture, chiropractic, exercise physiology, general dental, health management / healthy lifestyle, optical, osteopathy, physiotherapy, psychology & remedial massage	• Initial visit: $30 • Subsequent visit: $20

✓ **Chiropractic***	2	**$800 per person up to $2,400 per policy** combined limit for acupuncture, chiropractic, exercise physiology, general dental, health management / healthy lifestyle, optical, osteopathy, physiotherapy, psychology & remedial massage	• Initial visit: $40 • Subsequent visit: $30
✓ **Exercise physiology***	2	**$800 per person up to $2,400 per policy** combined limit for acupuncture, chiropractic, exercise physiology, general dental, health management / healthy lifestyle, optical, osteopathy, physiotherapy, psychology & remedial massage	• Initial visit: $40 • Subsequent visit: $30
✓ **General dental***	2	**$800 per person up to $2,400 per policy** combined limit for acupuncture, chiropractic, exercise physiology, general dental, health management / healthy lifestyle, optical, osteopathy, physiotherapy, psychology & remedial massage	• Fluoride treatment: $22 • Scale & clean: $50 • Surgical tooth extraction: $0 • Periodic oral examination: $29
✓ **Health management / Healthy lifestyle***	2	**$800 per person up to $2,400 per policy** combined limit for acupuncture, chiropractic, exercise physiology, general dental, health management / healthy lifestyle, optical, osteopathy, physiotherapy, psychology & remedial massage	• Health management: $25
✓ **Optical***	6	**$800 per person up to $2,400 per policy** combined limit for acupuncture, chiropractic, exercise physiology, general dental, health management / healthy lifestyle, optical, osteopathy, physiotherapy, psychology & remedial massage sub-limits apply	• Multi-focal lenses & frames: $200 • Single vision lenses & frames: $200
✓ **Osteopathy***	2	**$800 per person up to $2,400 per policy** combined limit for acupuncture, chiropractic, exercise physiology, general dental, health management / healthy lifestyle, optical, osteopathy, physiotherapy, psychology & remedial massage	• Initial visit: $40 • Subsequent visit: $30
✓ **Physiotherapy***	2	**$800 per person up to $2,400 per policy** combined limit for acupuncture, chiropractic, exercise physiology, general dental, health management / healthy lifestyle, optical, osteopathy, physiotherapy, psychology & remedial massage	• Initial visit: $40 • Subsequent visit: $30
✓ **Psychology***	2	**$800 per person up to $2,400 per policy** combined limit for acupuncture, chiropractic, exercise physiology, general dental, health management / healthy lifestyle, optical, osteopathy, physiotherapy, psychology & remedial massage	• Initial visit: $50 • Subsequent visit: $25
✓ **Remedial massage***	2	**$800 per person up to $2,400 per policy** combined limit for acupuncture, chiropractic, exercise physiology, general dental, health management / healthy lifestyle, optical, osteopathy, physiotherapy, psychology & remedial massage	• Initial visit: $30 • Subsequent visit: $20

Psychology benefit includes counselling services. Optical has a sub-limit of $200 per person, per calendar year.

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

- ✕ Ante-natal/Post-natal classes
- ✕ Audiology
- ✕ Blood glucose monitors
- ✕ Chinese medicine
- ✕ Dietetics/dietary advice
- ✕ Endodontic
- ✕ Eye therapy (orthoptics)
- ✕ Hearing aids
- ✕ Home nursing
- ✕ Major dental
- ✕ Non PBS pharmaceuticals
- ✕ Occupational therapy
- ✕ Orthodontic
- ✕ Orthotics (podiatric orthoses)
- ✕ Podiatry
- ✕ Speech therapy
- ✕ Vaccinations

Ambulance cover

In VIC 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.

Insurer Details

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$554.34 / month
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Call now 1800333004 Sponsor link

AIA Health Insurance Pty Ltd
http://www.aia.com.au/health
Health.MemberServices@aia.com.au
1800333004

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