



AIA Health Insurance Pty Ltd
Bronze Plus Hospital 500 and Better 60% Back Extras

\$520.29 / 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 (and no-one else).

- 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/J04A/NLFR20

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

Hospital Cover

✓ Covered

R Restricted Cover

✗ Not Covered

This policy includes cover for

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

This policy does not include cover for

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

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 \$250 of your excess (Excess Refund) in the event that you're admitted to hospital.

Members can receive up to 70% back on dental services, No Gap Dental on selected preventative dental services & lower treatment costs at smile.com.au dentists. Dental services at other dentists can receive up to 60% back. See <https://www.aia.com.au/en/products/health-insurance/find-a-provider>.

Policy ID: MYO/J04A/NLFR20 Source: [Private Health Information Statement \(PHIS\)](#)

Extras Cover

This policy includes General treatment (Extras) cover for

Note, for treatments marked with * : General and Preventative Dental are combined under one limit. Physiotherapy, Myotherapy and Hydrotherapy share an annual limit. Chiropractic and Osteopathy share an annual limit. Medically Prescribed Appliances, Orthotics and Blood Glucose Monitors share a limit. Non PBS pharmaceuticals pays back up to \$40 per script after the current PBS amount is deducted; vaccinations fall under this Pharmacy limit. This policy also provides access to AIA Vitality where you can earn rewards for leading a healthy lifestyle. By reaching Silver Vitality Status or above you will get an additional 10% back on any non-dental benefits. www.aiavitality.com.au.

Treatment & waiting period (months)		Benefit limits per 12 months unless otherwise stated	Examples of maximum benefits
✓ Acupuncture	2	\$150 per person	<ul style="list-style-type: none"> • Initial visit: 60% of charge • Subsequent visit: 60% of charge
✓ Audiology	2	\$150 per person	<ul style="list-style-type: none"> • Initial visit: 60% of charge • Subsequent visit: 60% of charge
✓ Blood glucose monitors*	12	\$250 per person combined limit for blood glucose monitors & orthotics (podiatric orthoses)	<ul style="list-style-type: none"> • Per monitor: 60% of charge

✓ Chiropractic*	2	\$300 per person up to \$600 per policy combined limit for chiropractic & osteopathy	<ul style="list-style-type: none"> Initial visit: 60% of charge Subsequent visit: 60% of charge
✓ Dietetics/dietary advice	2	\$200 per person	<ul style="list-style-type: none"> Initial visit: 60% of charge Subsequent visit: 60% of charge
✓ Endodontic	12	\$800 per person combined limit for endodontic & major dental sub-limits apply	<ul style="list-style-type: none"> Filling of one root canal: 60% of charge
✓ Exercise physiology	2	\$400 per person up to \$800 per policy combined limit for exercise physiology, physiotherapy & other services	<ul style="list-style-type: none"> Initial visit: 60% of charge
✓ General dental*	2	\$800 per person	<ul style="list-style-type: none"> Fluoride treatment: 60% of charge Scale & clean: 60% of charge Periodic oral examination: 60% of charge
✓ Health management / Healthy lifestyle	2	\$100 per person	<ul style="list-style-type: none"> Health management: 60% of charge
✓ Hearing aids	12	\$300 per person	<ul style="list-style-type: none"> Hearing aid: 60% of charge
✓ Major dental	12	\$800 per person combined limit for endodontic & major dental	<ul style="list-style-type: none"> Surgical tooth extraction: 60% of charge Full crown veneered: 60% of charge
✓ Non PBS pharmaceuticals*	2	\$100 per person combined limit for non pbs pharmaceuticals & vaccinations	<ul style="list-style-type: none"> Per eligible prescription: \$40
✓ Optical	6	\$250 per person up to \$500 per policy	<ul style="list-style-type: none"> Multi-focal lenses & frames: 100% of charge Single vision lenses & frames: 100% of charge
✓ Orthodontic	12	\$600 per person \$2,400 lifetime limit	<ul style="list-style-type: none"> Braces for upper & lower teeth, including removal plus fitting of retainer: 60% of charge
✓ Orthotics (podiatric orthoses)*	12	\$250 per person combined limit for blood glucose monitors & orthotics (podiatric orthoses)	<ul style="list-style-type: none"> Orthotics supply & fit: 60% of charge
✓ Osteopathy*	2	\$300 per person up to \$600 per policy combined limit for chiropractic & osteopathy	<ul style="list-style-type: none"> Initial visit: 60% of charge Subsequent visit: 60% of charge
✓ Physiotherapy*	2	\$400 per person up to \$800 per policy combined limit for exercise physiology, physiotherapy & other services	<ul style="list-style-type: none"> Initial visit: 60% of charge Subsequent visit: 60% of charge
✓ Podiatry	2	\$200 per person	<ul style="list-style-type: none"> Initial visit: 60% of charge Subsequent visit: 60% of charge
✓ Psychology	2	\$300 per person	<ul style="list-style-type: none"> Initial visit: 60% of charge Subsequent visit: 60% of charge
✓ Remedial massage	2	\$150 per person up to \$300 per policy	<ul style="list-style-type: none"> Initial visit: 60% of charge Subsequent visit: 60% of charge

- ✓ **Vaccinations*** 2 **\$100 per person** • Per service: \$40
combined limit for non pbs pharmaceuticals & vaccinations

Swimming Lessons are covered under this policy - Benefit Limit \$100 per person, per year. Smoking Cessation services are covered under this policy - Benefit Limit \$100 per person, per year. Psychology benefit includes counselling services.

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

- | | | |
|---------------------------------|----------------------------|------------------------|
| ✗ Ante-natal/Post-natal classes | ✗ Eye therapy (orthoptics) | ✗ Occupational therapy |
| ✗ Chinese medicine | ✗ Home nursing | ✗ Speech therapy |

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.

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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\$520.29 / month
(Before Rebate, Discount & Loading)
Available in NSW & ACT

Call now 1800333004 Sponsor link

AIA Health Insurance Pty Ltd

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