



**AIA Health Insurance Pty Ltd**  
Bronze Plus Hospital 750 and Better 60% Back Extras

**\$251.48 / month**  
(Before Rebate, Discount & Loading)  
Available in TAS

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:** MYO/J05A/TLGQ10

**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](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 \$750 per person and \$750 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 \$500 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/J05A/TLGQ10 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](http://www.aiavitality.com.au).

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

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

✓ **Vaccinations\*** 2 **\$100 per policy** • 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

Ambulance cover is provided by the State government for residents of Tasmania. This may include cover whilst interstate, except for South Australia and Queensland where no cover applies. In other states please check with Ambulance Tasmania - [https://www.health.tas.gov.au/ambulance/fees\\_and\\_accounts](https://www.health.tas.gov.au/ambulance/fees_and_accounts).

**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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Call now 1800333004 [Sponsor link](#)

**AIA Health Insurance Pty Ltd**

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[Health.MemberServices@aia.com.au](mailto:Health.MemberServices@aia.com.au)

1800333004

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