



**AIA Health Insurance Pty Ltd**  
**Bronze Plus Hospital 750 and Better Set Extras**

**\$590.38 / 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/J23A/VMBD2Y

**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 \$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 up to 60% back on dental services, No Gap Dental on selected preventative dental services & lower treatment costs at [smile.com.au](http://smile.com.au) dentists. See <https://www.aia.com.au/en/products/health-insurance/find-a-provider>.

Policy ID: MYO/J23A/VMBD2Y Source: [Private Health Information Statement \(PHIS\)](#)

## Extras Cover

This policy **includes** General treatment (Extras) cover for

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"> <li>• Initial visit: \$35</li> <li>• Subsequent visit: \$30</li> </ul>
✓ Audiology	2	\$120 per person	<ul style="list-style-type: none"> <li>• Initial visit: \$70</li> <li>• Subsequent visit: \$70</li> </ul>
✓ Blood glucose monitors	12	\$250 per person combined limit for blood glucose monitors & orthotics (podiatric orthoses)	<ul style="list-style-type: none"> <li>• Per monitor: \$100</li> </ul>
✓ Chiropractic	2	\$450 per person up to \$900 per policy combined limit for chiropractic & osteopathy	<ul style="list-style-type: none"> <li>• Initial visit: \$40</li> <li>• Subsequent visit: \$30</li> </ul>

✓ <b>Dietetics/dietary advice</b>	2	<b>\$200 per person</b> combined limit for dietetics/dietary advice & health management / healthy lifestyle	<ul style="list-style-type: none"> <li>Initial visit: \$40</li> <li>Subsequent visit: \$40</li> </ul>
✓ <b>Endodontic</b>	12	<b>\$700 per person</b> combined limit for endodontic & major dental	<ul style="list-style-type: none"> <li>Filling of one root canal: \$140</li> </ul>
✓ <b>Exercise physiology</b>	2	<b>\$450 per person up to \$900 per policy</b> combined limit for exercise physiology & physiotherapy	<ul style="list-style-type: none"> <li>Initial visit: \$40</li> <li>Subsequent visit: \$30</li> </ul>
✓ <b>General dental</b>	2	<b>\$700 per person</b>	<ul style="list-style-type: none"> <li>Fluoride treatment: \$25</li> <li>Scale &amp; clean: \$61.2</li> <li>Periodic oral examination: \$35</li> </ul>
✓ <b>Health management / Healthy lifestyle</b>	2	<b>\$200 per person</b> combined limit for dietetics/dietary advice & health management / healthy lifestyle	<ul style="list-style-type: none"> <li>Health management: \$40</li> </ul>
✓ <b>Hearing aids</b>	12	<b>\$300 per person</b>	<ul style="list-style-type: none"> <li>Hearing aid: \$300</li> </ul>
✓ <b>Major dental</b>	12	<b>\$700 per person</b> combined limit for endodontic & major dental	<ul style="list-style-type: none"> <li>Surgical tooth extraction: \$150</li> <li>Full crown veneered: \$630</li> </ul>
✓ <b>Non PBS pharmaceuticals</b>	2	<b>\$350 per person</b>	<ul style="list-style-type: none"> <li>Per eligible prescription: \$40</li> </ul>
✓ <b>Optical</b>	6	<b>\$200 per person up to \$400 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 person</b> \$2,400 lifetime limit	<ul style="list-style-type: none"> <li>Braces for upper &amp; lower teeth, including removal plus fitting of retainer: \$600</li> </ul>
✓ <b>Orthotics (podiatric orthoses)</b>	12	<b>\$250 per person</b> combined limit for blood glucose monitors & orthotics (podiatric orthoses)	<ul style="list-style-type: none"> <li>Orthotics supply &amp; fit: \$45</li> </ul>
✓ <b>Osteopathy</b>	2	<b>\$450 per person up to \$900 per policy</b> combined limit for chiropractic & osteopathy	<ul style="list-style-type: none"> <li>Initial visit: \$45</li> <li>Subsequent visit: \$35</li> </ul>
✓ <b>Physiotherapy</b>	2	<b>\$450 per person up to \$900 per policy</b> combined limit for exercise physiology & physiotherapy	<ul style="list-style-type: none"> <li>Initial visit: \$40</li> <li>Subsequent visit: \$30</li> </ul>
✓ <b>Podiatry</b>	2	<b>\$200 per person</b>	<ul style="list-style-type: none"> <li>Initial visit: \$40</li> <li>Subsequent visit: \$30</li> </ul>
✓ <b>Psychology</b>	2	<b>\$300 per person</b>	<ul style="list-style-type: none"> <li>Initial visit: \$100</li> <li>Subsequent visit: \$50</li> </ul>
✓ <b>Remedial massage</b>	2	<b>\$150 per person up to \$300 per policy</b>	<ul style="list-style-type: none"> <li>Initial visit: \$35</li> <li>Subsequent visit: \$30</li> </ul>

Health Checks such as mammograms, bowel cancer testing kit, prostate cancer checks and skin cancer checks are also covered under this policy. \$50 per health check, per person, up to the annual limit of \$100. Swimming Lessons are also covered under this policy, \$50 per swimming lesson, per person, up to the annual limit of \$100. Psychology benefit includes counselling services.

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

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




**AIA Health Insurance Pty Ltd**

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Available in VIC

Call now  1800333004 [Sponsor link](#)

**AIA Health Insurance Pty Ltd**

 <http://www.aia.com.au/health>

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

 1800333004

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