



**AIA Health Insurance Pty Ltd**  
Bronze Plus Hospital 750 and Base 50% Back Extras

**\$387.13 / 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:** MYOJ77A/NKDI20

**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 | R Hospital psychiatric services | ✓ Podiatric surgery (provided by a registered podiatric surgeon) |
| ✓ Dental surgery  | ✓ Joint reconstructions         | R Rehabilitation   |
| ✓ Diabetes management (excluding insulin pumps)           | ✓ Kidney and bladder            | ✓ Skin   |
| ✓ Digestive system  | ✓ Lung and chest                | ✓ Tonsils, adenoids and grommets                                 |
|   | ✓ 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.

**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](https://www.smile.com.au) dentists. Dental services at other dentists can receive up to 50% back. See <https://www.aia.com.au/en/products/health-insurance/find-a-provider>.

Policy ID: MYOJ77A/NKDI20 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, Hydrotherapy & Myotherapy share an annual 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 can get an additional 10% back on any non-dental benefits. Visit [www.aiavitality.com.au](http://www.aiavitality.com.au) for more information.

Treatment & waiting period (months)		Benefit limits per 12 months unless otherwise stated	Examples of maximum benefits
✓ Acupuncture	2	\$100 per person up to \$200 per policy combined limit for acupuncture & remedial massage	<ul style="list-style-type: none"> <li>• Initial visit: 50% of charge</li> <li>• Subsequent visit: 50% of charge</li> </ul>
✓ Chiropractic	2	\$250 per person up to \$500 per policy combined limit for chiropractic, exercise physiology, osteopathy, physiotherapy & other services	<ul style="list-style-type: none"> <li>• Initial visit: 50% of charge</li> <li>• Subsequent visit: 50% of charge</li> </ul>
✓ Dietetics/dietary advice	2	\$100 per person	<ul style="list-style-type: none"> <li>• Initial visit: 50% of charge</li> </ul>

✓ <b>Exercise physiology</b>	2	<b>\$250 per person up to \$500 per policy</b> combined limit for chiropractic, exercise physiology, osteopathy, physiotherapy & other services	<ul style="list-style-type: none"> <li>Initial visit: 50% of charge</li> </ul>
✓ <b>General dental*</b>	2	<b>\$500 per person</b>	<ul style="list-style-type: none"> <li>Fluoride treatment: 50% of charge</li> <li>Scale &amp; clean: 50% of charge</li> <li>Periodic oral examination: 50% of charge</li> </ul>
✓ <b>Health management / Healthy lifestyle</b>	2	<b>\$100 per person</b>	<ul style="list-style-type: none"> <li>Health management: 50% of charge</li> </ul>
✓ <b>Optical</b>	6	<b>\$150 per person up to \$300 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>Osteopathy</b>	2	<b>\$250 per person up to \$500 per policy</b> combined limit for chiropractic, exercise physiology, osteopathy, physiotherapy & other services	<ul style="list-style-type: none"> <li>Initial visit: 50% of charge</li> <li>Subsequent visit: \$50</li> </ul>
✓ <b>Physiotherapy*</b>	2	<b>\$250 per person up to \$500 per policy</b> combined limit for chiropractic, exercise physiology, osteopathy, physiotherapy & other services	<ul style="list-style-type: none"> <li>Initial visit: 50% of charge</li> <li>Subsequent visit: 50% of charge</li> </ul>
✓ <b>Psychology</b>	2	<b>\$100 per person</b>	<ul style="list-style-type: none"> <li>Initial visit: 50% of charge</li> </ul>
✓ <b>Remedial massage</b>	2	<b>\$100 per person up to \$200 per policy</b> combined limit for acupuncture & remedial massage	<ul style="list-style-type: none"> <li>Initial visit: 50% of charge</li> <li>Subsequent visit: 50% of charge</li> </ul>

Psychology benefit includes counselling services.

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

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

**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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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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