AIA Health Insurance Pty Ltd

Corporate Gold Hospital 250 and 80 Extras

Corporate Policy

$951.23 / month
(Before Rebate, Discount & Loading)
Available in WA

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).

Corporate policy: This is a corporate policy which is only available to employees/members of organisations with arrangements with this health insurer.

- This policy exempts you from the Medicare Levy Surcharge.
- This policy provides accident cover - check with insurer for details.
- This policy provides benefits for travel or accommodation outside of hospital - check with insurer for details.

Policy ID: MYO/JC28/WVGB20

Source: Private Health Information Statement (PHIS)

Hospital Cover

✓ Covered | R Restricted Cover | ✗ Not Covered

This policy includes cover for

- ✓ Assisted reproductive services
- ✓ Back, neck and spine
- ✓ Blood
- ✓ Bone, joint and muscle
- ✓ Brain and nervous system
- ✓ Breast surgery (medically necessary)
- ✓ Cataracts
- ✓ Chemotherapy, radiotherapy and immunotherapy for cancer
- ✓ Dental surgery
- ✓ Diabetes management (excluding insulin pumps)
- ✓ Dialysis for chronic kidney failure
- ✓ Digestive system
- ✓ Ear, nose and throat
- ✓ Eye (not cataracts)
- ✓ Gastrointestinal endoscopy
- ✓ Gynaecology
- ✓ Heart and vascular system
- ✓ Hernia and appendix
- ✓ Hospital psychiatric services
- ✓ Implantation of hearing devices
- ✓ Insulin pumps
- ✓ Joint reconstructions
- ✓ Joint replacements
- ✓ Kidney and bladder
- ✓ Lung and chest
- ✓ Male reproductive system
- ✓ Miscarriage and termination of pregnancy
- ✓ Pain management
- ✓ Pain management with device
- ✓ Palliative care
- ✓ Plastic and reconstructive surgery (medically necessary)
- ✓ Podiatric surgery (provided by a registered podiatric surgeon)
- ✓ Pregnancy and birth
- ✓ Rehabilitation
- ✓ Skin
- ✓ Sleep studies
- ✓ Tonsils, adenoids and grommets
- ✓ 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 $250 per person and $500 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
- 12 months for pregnancy and birth (obstetrics)
- 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 your Excess in the event that you're admitted to hospital.

Members can receive 2 x No Gap Dental on selected preventative dental services (excluded from dental limits) & lower treatment costs at smile.com.au dentists. See https://www.aia.com.au/en/products/health-insurance/find-a-provider. Policy ID: MYO/JC28/WVGB20 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	**$500 per person** combined limit for acupuncture & remedial massage	• Initial visit: 80% of charge • Subsequent visit: 80% of charge
✓ **Ante-natal/Post-natal classes**	2	**$800 per person** combined limit for ante-natal/post-natal classes, exercise physiology & physiotherapy	• Initial visit: 80% of charge • Subsequent visit: 80% of charge
✓ **Audiology**	2	**$400 per person** combined limit for audiology, eye therapy (orthoptics), occupational therapy & speech therapy	• Initial visit: 80% of charge • Subsequent visit: 80% of charge
✓ **Blood glucose monitors**	12	**$500 per person** combined limit for blood glucose monitors & orthotics (podiatric orthoses)	• Per monitor: 80% of charge
✓ **Chiropractic**	2	**$600 per person** combined limit for chiropractic & osteopathy	• Initial visit: 80% of charge • Subsequent visit: 80% of charge

✓ **Dietetics/dietary advice**	2	**$350 per person**	• Initial visit: 80% of charge • Subsequent visit: 80% of charge
✓ **Endodontic**	12	**$1,800 per person** combined limit for endodontic, general dental, major dental & orthodontic	• Filling of one root canal: 80% of charge
✓ **Exercise physiology**	2	**$800 per person** combined limit for ante-natal/post-natal classes, exercise physiology & physiotherapy	• Initial visit: 80% of charge • Subsequent visit: 80% of charge
✓ **Eye therapy (orthoptics)**	2	**$400 per person** combined limit for audiology, eye therapy (orthoptics), occupational therapy & speech therapy	• Initial visit: 80% of charge • Subsequent visit: 80% of charge
✓ **General dental**	2	**$1,800 per person** combined limit for endodontic, general dental, major dental & orthodontic	• Fluoride treatment: 80% of charge • Scale & clean: 80% of charge • Periodic oral examination: 80% of charge
✓ **Health management / Healthy lifestyle**	2	**$350 per person**	• Health management: 80% of charge
✓ **Hearing aids**	12	**$500 per person**	• Hearing aid: 80% of charge
✓ **Major dental**	12	**$1,800 per person** combined limit for endodontic, general dental, major dental & orthodontic	• Surgical tooth extraction: 80% of charge • Full crown veneered: 80% of charge
✓ **Non PBS pharmaceuticals**	2	**$500 per person** combined limit for non pbs pharmaceuticals & vaccinations	• Per eligible prescription: 80% of charge
✓ **Occupational therapy**	2	**$400 per person** combined limit for audiology, eye therapy (orthoptics), occupational therapy & speech therapy	• Initial visit: 80% of charge • Subsequent visit: 80% of charge
✓ **Optical**	6	**$350 per person**	• Multi-focal lenses & frames: 100% of charge • Single vision lenses & frames: 100% of charge
✓ **Orthodontic**	12	**$1,800 per person** combined limit for endodontic, general dental, major dental & orthodontic	• Braces for upper & lower teeth, including removal plus fitting of retainer: 80% of charge
✓ **Orthotics (podiatric orthoses)**	12	**$500 per person** combined limit for blood glucose monitors & orthotics (podiatric orthoses)	• Orthotics supply & fit: 80% of charge
✓ **Osteopathy**	2	**$600 per person** combined limit for chiropractic & osteopathy	• Initial visit: 80% of charge • Subsequent visit: 80% of charge
✓ **Physiotherapy**	2	**$800 per person** combined limit for ante-natal/post-natal classes, exercise physiology & physiotherapy	• Initial visit: 80% of charge • Subsequent visit: 80% of charge
✓ **Podiatry**	2	**$500 per person**	• Initial visit: 80% of charge • Subsequent visit: 80% of charge

✓ **Psychology**	2	**$300 per person**	• Initial visit: 80% of charge • Subsequent visit: 80% of charge
✓ **Remedial massage**	2	**$500 per person** combined limit for acupuncture & remedial massage	• Initial visit: 80% of charge • Subsequent visit: 80% of charge
✓ **Speech therapy**	2	**$400 per person** combined limit for audiology, eye therapy (orthoptics), occupational therapy & speech therapy	• Initial visit: 80% of charge • Subsequent visit: 80% of charge
✓ **Vaccinations**	2	**$500 per person** combined limit for non pbs pharmaceuticals & vaccinations	• Per service: $40

Psychology benefit also includes cover for counselling services. Swimming lessons are covered under this policy. Benefit limit $250 per person, per year. Smoking cessation is covered under this policy. Benefit limit $350 per person, per year.

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

✗ Chinese medicine
✗ Home nursing

Other features of this general treatment cover: A Corporate Extras Bonus of $200 per person per calendar year applies when you reach and maintain an AIA Vitality Silver status or higher. A Family Limit of $200 applies for a Single Parent policy and $400 for a Family policy.

Ambulance cover

In WA 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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Corporate Gold Hospital 250 and 80 Extras

Corporate Policy

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Call now 1800333004 Sponsor link

AIA Health Insurance Pty Ltd
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