

**Qantas Insurance**

Qantas Silver Plus Hospital \$750 Excess

**\$551.41 / month**

(Before Rebate, Discount &amp; 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:** Two adults & dependants (3 or more people, only 2 of whom are adults).

Children (0 - 17), non-classified\* dependant (18 - 20) and students (21 - 30), as well as persons with a disability who qualify as a child, non-classified\* dependant and student in these age ranges.

\*Non-classified dependant: For nib Policies a person who is not a Policy Holder or Partner and who: is aged under 21 years

is not married and does not have a defacto Partner; and includes a Foster Child, legally adopted child or stepchild.

- 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: NIB/J49/TMAP2D****Source:** [Private Health Information Statement \(PHIS\)](#)

## Hospital Cover

 Covered Restricted Cover Not Covered**This policy includes cover for**

-  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)
-  Rehabilitation
-  Skin
-  Sleep studies
-  Tonsils, adenoids and grommets
-  Weight loss surgery

**This policy does not include cover for**

-  Assisted reproductive services
-  Pregnancy and birth

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](https://privatehealth.gov.au/dynamic/agreementhospitals) 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 of \$750 per 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.

For further information about this policy see: <https://my.nib.com.au/product-collateral/109>

## 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:** Emergency ambulance costs are covered by the state government for residents of Tasmania.

For further information about this policy see: <https://my.nib.com.au/product-collateral/109>

## Insurer Details

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**Call now 13 49 60**  
Sponsor link**Qantas Insurance** <https://www.qantasinsurance.com/health> 13 49 60

**Disclaimer:** This document is not a Private Health Information Statement (PHIS), and it is not intended to replace that document. The details contained in the **healthslips.com.au Policy Information** was provided by the insurer to the Australian Government. It is intended as general information. It may not take into account your circumstances. For further information contact the insurer. Information used is Licensed from the Commonwealth of Australia under a Creative Commons 3.0 licence.

Private Health Information Statement is available from the Private Health Insurance Ombudsman website at <https://privatehealth.gov.au/dynamic/Premium/PHIS/NIB/J49/TMAP2D>