

This policy includes cover for

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|---------------------------------|-------------------------|----------------------------------|
| ✓ Dental surgery | ✓ Joint reconstructions | ✓ Tonsils, adenoids and grommets |
| ✓ Hernia and appendix | R Palliative care | |
| R Hospital psychiatric services | R Rehabilitation | |

This policy does not include cover for

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| ✗ Assisted reproductive services | ✗ Digestive system | ✗ Male reproductive system |
| ✗ Back, neck and spine | ✗ Ear, nose and throat | ✗ Miscarriage and termination of pregnancy |
| ✗ Blood | ✗ Eye (not cataracts) | ✗ Pain management |
| ✗ Bone, joint and muscle | ✗ Gastrointestinal endoscopy | ✗ Pain management with device |
| ✗ Brain and nervous system | ✗ Gynaecology | ✗ Plastic and reconstructive surgery (medically necessary) |
| ✗ Breast surgery (medically necessary) | ✗ Heart and vascular system | ✗ Podiatric surgery (provided by a registered podiatric surgeon) |
| ✗ Cataracts | ✗ Implantation of hearing devices | ✗ Pregnancy and birth |
| ✗ Chemotherapy, radiotherapy and immunotherapy for cancer | ✗ Insulin pumps | ✗ Skin |
| ✗ Diabetes management (excluding insulin pumps) | ✗ Joint replacements | ✗ Sleep studies |
| ✗ Dialysis for chronic kidney failure | ✗ Kidney and bladder | ✗ Weight loss surgery |
| | ✗ Lung and chest | |

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 of \$750 per 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

Accident Cover provides you with protection for all clinical categories, even hospital procedures and services that are listed as exclusions on your policy. Meaning, you will receive the highest level of cover if you require treatment as a result of an accident (as defined by Health Partners). T&Cs apply. Health Partners Support Programs: Hospital to Home, which includes Hospital Guide, Hospital in the Home and Rehab in the Home. Members can also access a range of discounts, refer to the 'Member Discount' page at healthpartners.com.au.

For further information about this policy see: <https://www.healthpartners.com.au/health-insurance/hospital-cover/>

Ambulance cover

In VIC this policy provides:

Emergency: Unlimited with a waiting period of 2 months.

Call-out fees: Will be paid for each attendance, including emergency treatment without transport to hospital.

Other features of this ambulance cover: Unlimited emergency ambulance as defined by Health Partners, is for an unplanned event where there is a serious threat to your health, as a result of an accident, serious medical event or trauma, and immediate medical treatment is needed. Transport costs are covered from the place where you are initially treated, to the nearest hospital that can provide the necessary emergency medical treatment. This includes treatment where no transport is provided. It also includes transport between hospitals only where the required emergency care could not be provided at the transferring hospital. See Health Partners Member Guide for Terms & Conditions.

For further information about this policy see: <https://www.healthpartners.com.au/health-insurance/understanding-private-health-insurance/>

Insurer Details

**Health Partners**

Basic Hospital Plus \$750 Excess

\$307.54 / month

(Before Rebate, Discount & Loading)

Available in VIC

Call now  **1300 113 113**
Sponsor link**Health Partners** <http://www.healthpartners.com.au> ask@healthpartners.com.au **1300 113 113**

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