

This policy includes cover for

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| ✓ Back, neck and spine | ✓ Eye (not cataracts) | ✓ Male reproductive system |
| ✓ Blood | ✓ Gastrointestinal endoscopy | ✓ Miscarriage and termination of pregnancy |
| ✓ Bone, joint and muscle | ✓ Gynaecology | ✓ Pain management |
| ✓ Brain and nervous system | ✓ Heart and vascular system | ✓ Palliative care |
| ✓ Breast surgery (medically necessary) | ✓ Hernia and appendix | ✓ Plastic and reconstructive surgery (medically necessary) |
| ✓ Chemotherapy, radiotherapy and immunotherapy for cancer | ✗ Hospital psychiatric services | ✓ Podiatric surgery (provided by a registered podiatric surgeon) |
| ✓ Dental surgery | ✓ Implantation of hearing devices | ✓ Rehabilitation |
| ✓ Diabetes management (excluding insulin pumps) | ✓ Insulin pumps | ✓ Skin |
| ✓ Digestive system | ✓ Joint reconstructions | ✓ Sleep studies |
| ✓ Ear, nose and throat | ✓ Kidney and bladder | ✓ Tonsils, adenoids and grommets |
| | ✓ Lung and chest | |

This policy does not include cover for

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|---------------------------------------|-------------------------------|-----------------------|
| ✗ Assisted reproductive services | ✗ Joint replacements | ✗ Weight loss surgery |
| ✗ Cataracts | ✗ Pain management with device | |
| ✗ Dialysis for chronic kidney failure | ✗ 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 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.

Other features of this hospital cover

Health Partners Support Programs: Hospital to Home, which includes Hospital Guide, Hospital in the Home and Rehab in the Home. Unlimited Emergency Ambulance as defined by Health Partners. Includes Accident Cover - providing you with protection for all clinical categories, even hospital procedures and services that are listed as exclusions on your individual cover details. For more details on the conditions and how we define Accident Cover, refer to our Member Guide. 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 NSW & ACT 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**

Silver Hospital Plus Lite \$750 Excess

\$432.73 / month

(Before Rebate, Discount & Loading)

Available in NSW & ACT

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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Private Health Information Statement is available from the Private Health Insurance Ombudsman website at <https://privatehealth.gov.au/dynamic/Premium/PHIS/SPS/J23/NFV12Y>