

Your Hospital Cover

Basic Hospital

nib
it's worth it

13 14 63 nib.com.au

Don't pay for things you're unlikely to need. Basic Hospital gives you hospital cover for accidents, some specific hospital services as well as emergency ambulance cover.

Hospital excess

A hospital excess is the amount you pay towards the cost of a hospital stay before any benefits are payable by nib. Selecting a higher excess means your premiums with nib will be lower.

You only pay an excess if you or someone (other than a dependant child under 21 years of age) on your policy goes to hospital. The excess applies once per person per calendar year and is payable directly to the hospital prior to your admission.

Excess options available on this cover:

\$250

per person per calendar year

\$500

per person per calendar year

Great Value for Families

- ✓ No hospital excess for dependant children under 21 years of age
- ✓ The excess for families is capped at twice your chosen level of excess (e.g. a \$250 excess is capped at \$500 per calendar year)
- ✓ Each adult on the policy will only pay one excess per calendar year if they go to hospital, no matter how many admissions they may need

Please note: if you've recently switched hospital covers your previous level of excess may apply for up to 12 months for pre-existing conditions. Refer to the Product Disclosure Statement for more information.

What's covered In-Hospital

As an admitted private patient in any nib Agreement Private Hospital or public hospital you're covered for:

- ✓ Medical treatments not requiring surgery, investigative procedures and surgeries
- ✓ Day surgery
- ✓ Overnight accommodation (private room where available)
- ✓ Special care unit accommodation (e.g. intensive care)
- ✓ Operating theatre fees
- ✓ Doctors' surgical fees and in-hospital consultations
- ✓ Surgically implanted prosthetic devices
- ✓ Allied health services (e.g. physiotherapy, occupational therapy)
- ✓ Prescription medication required for specific treatment when in hospital
- ✓ Ward-drugs and sundry medical supplies (e.g. bandages, painkillers)
- ✓ Nursing care
- ✓ Patient meals

Out-of-pocket expenses may apply to these services. Refer to the Product Disclosure Statement for more information.

In-Hospital treatments and surgery covered by this policy

Accident and emergency cover (waiting period 1 day):

Accidental Injury Benefit	Seek hospital treatment within 24 hours after an accident and receive benefits in line with our best level of hospital cover for the next 90 days. Refer to the PDS for more information.
Ambulance	Emergency and medically necessary ambulance transport anywhere in Australia

Other Included Services - the following are ALL other procedures covered on Basic Hospital. Waiting periods apply (see below):

- ✓ Appendix removal
- ✓ Colonoscopies
- ✓ Dental surgery
- ✓ Gastrosopies
- ✓ Grommets in ears
- ✓ Gynaecological services
- ✓ Hernia repair
- ✓ Joint investigations
- ✓ Joint reconstructions
- ✓ Tonsils & adenoids removal

Services covered unless related to an excluded service.

Standard Waiting Periods

- Pre-existing conditions (where the symptoms were evident at any time during the 6 months immediately prior to joining as determined by nib's Medical Practitioner) **12 months**
- Conditions requiring hospitalisation that aren't pre-existing **2 months**
- Accidental injury **1 day**
- Ambulance services **1 day**

Waiting periods apply to customers not currently covered for these services.

Exclusions

The following is the list of services NOT covered by this policy:

- ✗ Assisted reproductive services
- ✗ Back surgery
- ✗ Brain surgery
- ✗ Cancer treatment
- ✗ Eye treatment & surgery
- ✗ Heart related procedures & surgery
- ✗ Infertility investigations
- ✗ Joint replacements
- ✗ Obesity surgery
- ✗ Pregnancy & birth related services
- ✗ Psychiatric treatment (if Medicare benefit is payable)
- ✗ Rehabilitation (if Medicare benefit is payable)
- ✗ Renal dialysis
- ✗ Stroke treatment
- ✗ Cosmetic surgery
- ✗ Procedures not covered by Medicare
- ✗ All other Medicare recognised services not listed as Included Services on this policy

Waiting periods will apply if you later switch to a higher cover that includes these services.

nib can help you minimise out-of-pocket expenses for hospital related fees:

- nib has agreements with approximately 80% of Australia's private hospitals to help you reduce or eliminate out-of-pocket expenses. Choose from over 440 private hospitals in our Australia-wide network.
- Ask your Doctor or Specialist to participate in nib's Medigap Scheme to eliminate the 'gap' for their in-hospital fees.
- Our Going to Hospital Pack provides more ways to reduce out-of-pockets, ask us for your copy.
- Always call us first if you need to go hospital on **13 14 63**.