

## Private Health Insurance Standard Information Statement - Combined Policy

This Statement provides basic information for the purposes of comparison only. **For full explanation of this combined hospital and general treatment policy please contact the health insurer** on 1300 499 260 or visit <http://www.cuahealth.com.au>.

|                 |   |                          |  |
|-----------------|---|--------------------------|--|
| HEALTH INSURER: | <b>CUA Health Limited</b>                       | WHO IS COVERED:          | <b>Two adults &amp; dependant(s)</b>           |
| PRODUCT NAME:   | <b><u>PRIVATE HOSPITAL 65% + TOP EXTRAS</u></b> | MONTHLY PREMIUM: #       | <b>\$375.84</b> (before any rebate or loading) |
| AVAILABLE FOR:  | Residents of <b>South Australia</b>             | MEDICARE LEVY SURCHARGE: | <b>Exempt</b>                                  |

# You may be entitled to an Australian Government rebate on this premium. Your premium may include a Lifetime Health Cover loading and/or an insurer discount depending on your individual circumstances. Check with your insurer for more details.

### Hospital Component

The following applies to the hospital component for the **PRIVATE HOSPITAL 65% + TOP EXTRAS** policy from **CUA Health Limited**.

|   |  |
|---|--|
| <b>WHAT'S COVERED IF I HAVE TO GO TO HOSPITAL?</b>  | <ul style="list-style-type: none"> <li>✓ 65% of charge for hospital treatment, including accommodation as a private patient in a private or public hospital</li> <li>✓ Doctors' bills in hospital (see below)</li> <li>✓ Comprehensive cover for ambulance (see insurer for details) - 0 day waiting period applies</li> </ul>   |
| <b>WHAT SERVICES ARE NOT COVERED AT ALL?</b><br>(Exclusions)  | ✗ Hospital treatment for which Medicare pays no benefit eg most cosmetic surgery   |
| <b>WHAT SERVICES ARE ONLY COVERED TO A LIMITED EXTENT?</b><br>(Restrictions, Benefit Limitation Periods)  | <i>No restrictions or benefit limitation periods</i>   |
| <b>HOW LONG ARE THE WAITING PERIODS FOR NEW AND UPGRADING MEMBERS?</b>                                    | <ul style="list-style-type: none"> <li>• 2 months for palliative care, rehabilitation and psychiatric treatment</li> <li>• 12 months for treatments relating to other pre-existing ailments</li> <li>• 12 months for obstetric treatments</li> <li>• 2 months for all other treatments</li> </ul>  |
| <b>WILL I HAVE TO PAY ANYTHING IF I GO TO HOSPITAL?</b><br>(Excesses, Co-payments, Medical/Hospital gaps) | <p><b>EXCESS:</b> No excess</p> <p><b>EXTRA COST PER DAY (CO-PAYMENTS):</b> No co-payments</p> <p><b>DOCTORS' AND HOSPITAL BILLS:</b> Almost 10 out of 10 medical services paid for by this health insurer in South Australia have no out-of-pocket expenses. This insurer also has arrangements that may mean lower out-of-pocket expenses on doctors' bills. You may also have to pay other costs depending upon:</p> <ul style="list-style-type: none"> <li>• the doctor(s) chosen</li> <li>• the treatment you are having</li> <li>• the hospital you go to</li> </ul> <p><b>Before you go to hospital, you should ask your doctor, hospital and health insurer about any out-of-pocket costs that may apply to you.</b></p> |
| <b>WHAT OTHER FEATURES DOES THIS POLICY HAVE?</b>   | 100% cover for hospital treatment as a private patient in a public hospital. Out-of-pocket costs for private hospital or day surgery accommodation, operating theatre and labour ward charges are capped at a max of \$1,000 per person per hospital admission. Not payable by your dependant children   |

## General Treatment Component

The following applies to the general treatment component for the **PRIVATE HOSPITAL 65% + TOP EXTRAS** policy from **CUA Health Limited**.

**PREFERRED SERVICE PROVIDER ARRANGEMENTS:** This health insurer does not operate a preferred provider scheme.

| SERVICES  | COVER | WAITING PERIOD<br>(MONTHS) | BENEFIT LIMITS<br>(PER 12 MONTHS)  | EXAMPLES OF MAXIMUM BENEFITS   |
|---|-------|----------------------------|--|--|
| <b>DENTAL</b><br>• General dental                             | ✓     | 2                          | No annual limit<br>(no limit on preventative dental)   | Periodic oral examination - \$35.00<br>Scale & clean - \$70.00<br>Fluoride treatment - \$22.00<br>Surgical tooth extraction - \$176.00 |
| • Major dental  | ✓     | 12                         | \$2,000 per person<br>(combined limit for major dental & orthodontic -<br><b>Sub-limits apply</b> )<br>\$2,500 life time limit for orthodontic | Full crown veneered - \$974.00   |
| • Endodontic  | ✓     | 12                         | \$500 per person   | Filling of one root canal - \$184.00   |
| • Orthodontic   | ✓     | 12                         | Combined limit - see Major dental  | Braces for upper & lower teeth, including<br>removal plus fitting of retainer - 100% of charge   |
| <b>OPTICAL</b> (eg prescribed<br>spectacles / contact lenses) | ✓     | 6                          | \$300 per person   | Single vision lenses & frames - 100% of charge<br>Multi-focal lenses & frames - 100% of charge   |
| <b>NON PBS PHARMACEUTICALS</b>                                | ✓     | 2                          | \$600 per person   | Per eligible prescription - \$50.00  |
| <b>PHYSIOTHERAPY</b>  | ✓     | 2                          | \$600 per person   | Initial visit - \$50.00<br>Subsequent visit - \$33.00  |
| <b>CHIROPRACTIC</b>   | ✓     | 2                          | \$400 per person up to \$800 per policy<br>(combined limit for chiropractic, acupuncture,<br>naturopathy, remedial massage & other services)   | Initial visit - \$45.00<br>Subsequent visit - \$27.00  |
| <b>PODIATRY</b>   | ✓     | 2                          | \$500 per person<br>(combined limit for podiatry, psychology & other<br>services)  | Initial visit - \$36.00<br>Subsequent visit - \$29.00  |
| <b>PSYCHOLOGY</b>   | ✓     | 2                          |  | Initial visit - \$85.00<br>Subsequent visit - \$62.00  |
| <b>ACUPUNCTURE</b>  | ✓     | 2                          | Combined limit - see Chiropractic  | Initial visit - \$45.00<br>Subsequent visit - \$27.00  |
| <b>NATUROPATHY</b>  | ✓     | 2                          |  | Initial visit - \$45.00<br>Subsequent visit - \$27.00  |
| <b>REMEDIAL MASSAGE</b>                                       | ✓     | 2                          |  | Initial visit - \$27.00<br>Subsequent visit - \$27.00  |
| <b>HEARING AIDS</b>   | ✓     | 12                         | \$1,300 per service<br>2 appliance(s) every 3 years  | Per hearing aid - \$800.00   |
| <b>BLOOD GLUCOSE MONITORS</b>                                 | ✓     | 12                         | \$600 per person<br>1 appliance(s) every 3 years<br>(combined limit for blood glucose monitors &<br>other services)                            | Per monitor - 80% of charge  |
| <b>AMBULANCE</b>  | ✓     | 0 day                      | No annual limit  | Comprehensive cover (see insurer for details)  |

**OTHER FEATURES:** CUA Health's Extras policies offer great value for money for a large range of services with on the spot claiming. All CUA Health customers get additional discounts from leading optical retail stores. Visit [www.cuahealth.com.au](http://www.cuahealth.com.au) for more details