

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: **CUA Health Limited**

WHO IS COVERED:

One adult

PRODUCT NAME: **PRIVATE HOSPITAL 90% + TOP EXTRAS**

MONTHLY PREMIUM: #

\$236.98 (before any rebate or loading)

AVAILABLE FOR: Residents of **NSW & ACT**

MEDICARE LEVY SURCHARGE:

Exempt

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 90% + TOP EXTRAS** policy from **CUA Health Limited**.

| | |
|---|--|
| WHAT'S COVERED IF I HAVE TO GO TO HOSPITAL? | <ul style="list-style-type: none"> ✓ 90% of charge for hospital treatment, including accommodation as a private patient in a private or public hospital ✓ Doctors' bills in hospital (see below) ✓ Comprehensive cover for ambulance (see insurer for details) - 0 day waiting period applies |
| WHAT SERVICES ARE NOT COVERED AT ALL? (Exclusions) | ✗ Hospital treatment for which Medicare pays no benefit eg most cosmetic surgery |
| WHAT SERVICES ARE ONLY COVERED TO A LIMITED EXTENT? (Restrictions, Benefit Limitation Periods) | <i>No restrictions or benefit limitation periods</i> |
| HOW LONG ARE THE WAITING PERIODS FOR NEW AND UPGRADING MEMBERS? | <ul style="list-style-type: none"> • 2 months for palliative care, rehabilitation and psychiatric treatment • 12 months for treatments relating to other pre-existing ailments • 12 months for obstetric treatments • 2 months for all other treatments |
| WILL I HAVE TO PAY ANYTHING IF I GO TO HOSPITAL? (Excesses, Co-payments, Medical/Hospital gaps) | <p>EXCESS: No excess</p> <p>EXTRA COST PER DAY (CO-PAYMENTS): No co-payments</p> <p>DOCTORS' AND HOSPITAL BILLS: 9 out of 10 medical services paid for by this health insurer in NSW & ACT 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"> • the doctor(s) chosen • the treatment you are having • the hospital you go to <p>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.</p> |
| WHAT OTHER FEATURES DOES THIS POLICY HAVE? | 100% of 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 \$500 per person per calendar year, this is not payable by dependant children |

General Treatment Component

The following applies to the general treatment component for the **PRIVATE HOSPITAL 90% + 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 (MONTHS) | BENEFIT LIMITS (PER 12 MONTHS) | EXAMPLES OF MAXIMUM BENEFITS |
|---|-------|----------------------------|--|--|
| DENTAL • General dental | ✓ | 2 | No annual limit (no limit on preventative dental) | Periodic oral examination - \$35.00 Scale & clean - \$70.00 Fluoride treatment - \$22.00 Surgical tooth extraction - \$176.00 |
| • Major dental | ✓ | 12 | \$2,000 per person (combined limit for major dental & orthodontic - Sub-limits apply) \$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 removal plus fitting of retainer - 100% of charge |
| OPTICAL (eg prescribed spectacles / contact lenses) | ✓ | 6 | \$300 per person | Single vision lenses & frames - 100% of charge Multi-focal lenses & frames - 100% of charge |
| NON PBS PHARMACEUTICALS | ✓ | 2 | \$600 per person | Per eligible prescription - \$50.00 |
| PHYSIOTHERAPY | ✓ | 2 | \$600 per person | Initial visit - \$50.00 Subsequent visit - \$33.00 |
| CHIROPRACTIC | ✓ | 2 | \$400 per person up to \$800 per policy (combined limit for chiropractic, acupuncture, naturopathy, remedial massage & other services) | Initial visit - \$45.00 Subsequent visit - \$27.00 |
| PODIATRY | ✓ | 2 | \$500 per person (combined limit for podiatry, psychology & other services) | Initial visit - \$36.00 Subsequent visit - \$29.00 |
| PSYCHOLOGY | ✓ | 2 | | Initial visit - \$85.00 Subsequent visit - \$62.00 |
| ACUPUNCTURE | ✓ | 2 | Combined limit - see Chiropractic | Initial visit - \$45.00 Subsequent visit - \$27.00 |
| NATUROPATHY | ✓ | 2 | | Initial visit - \$45.00 Subsequent visit - \$27.00 |
| REMEDIAL MASSAGE | ✓ | 2 | | Initial visit - \$27.00 Subsequent visit - \$27.00 |
| HEARING AIDS | ✓ | 12 | \$1,300 per service 2 appliance(s) every 3 years | Per hearing aid - \$800.00 |
| BLOOD GLUCOSE MONITORS | ✓ | 12 | \$600 per person 1 appliance(s) every 3 years (combined limit for blood glucose monitors & other services) | Per monitor - 80% of charge |
| AMBULANCE | ✓ | 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 for more details