

Lite Hospital Cover

Lite Hospital is our entry level hospital cover.

Lite Hospital fully covers you for a shared room in a GMF Health contracted private hospital and most public hospitals.#

Lite Hospital excludes coronary/ heart and cardiothoracic procedures, dialysis, gastric banding, obesity surgeries and other related services, joint replacement, major eye surgery, maternity and birth related services and assisted reproductive services.

Excess

You have the option of taking out an excess. An excess is a simple and effective way to reduce your health cover premiums without reducing your level of cover.

You'll pay the excess for same day procedures, or overnight hospital admissions. **You'll only pay it once per member, per calendar year, regardless of how many times you may need to stay in hospital.**

Your options are:

- \$300 per member up to a maximum of \$600 per couple/family membership per calendar year.
- \$500 per member up to a maximum of \$1000 per couple/family membership per calendar year.

Lite Hospital Services Covered

Fully covered for a shared room in a GMF Health contracted private hospital and most public hospitals.#

GMF Health Medical Gap cover

Yes

Excess Options

Options available

Ambulance (road transport only)

Yes

Broader Health

Yes

Plastic and reconstructive (with CMBS item number only)

Yes

Psychiatric Care

Restricted benefits

Rehabilitation

Restricted benefits

Theatre Fees

Yes

Lite Hospital Services Not Covered

Coronary/ heart and cardiothoracic procedures

Not covered

Dialysis

Not covered

Gastric Banding, obesity surgeries and other related services

Not covered

Joint Replacement

Not covered

Major Eye Surgery

Not covered

Maternity and assisted reproductive services

Not covered

Treatment that does not have a CMBS item number

Not covered

Lite Hospital Waiting Periods (including Medical benefits)

Psychiatric Care

Rehabilitation

2 month waiting period

Palliative Care

Plastic and reconstructive (with CMBS item number only)

2 month waiting period

Other Hospital Treatments

(unless deemed pre-existing)

Pre-existing Ailments or Conditions^

12 month waiting period

#Fully covered for a shared room in most government hospitals. For more information, please call 1300 653 099.

^An ailment, illness or condition, the signs or symptoms of which, in the opinion of an independent medical practitioner appointed by GMF Health existed at any time during the six months before you became a member or transferred to a higher level of cover. Does not apply for psychiatric, rehabilitation or palliative care.