

# Gold Hospital

Effective from 3 May 2015



## Gold Hospital

Gold Hospital offers a very high level of cover for those who don't want to pay for pregnancy and related services.

With Gold Hospital you'll be covered for accommodation and theatre fees, and day surgery procedures in over 500 private hospitals we have an agreement with.

Heart related treatments, rehabilitation, psychiatric services, eye procedures, and hip and knee replacements make up just a few of the included features.

In addition, you'll also have full access to our suite of Health Support Programs including the popular Hospital Care at Home and Rehabilitation at Home.

### Excess options

Excess is the additional amount you agree to pay towards accommodation costs if you need hospital treatment. The higher your excess, the less you'll pay for your cover.

Gold Hospital offers two excess options:

- Gold Hospital with \$250 excess
- Gold Hospital with \$500 excess

Singles will only pay one excess for the first hospital admission each calendar year.

Families or couples will only pay one excess for the first hospital admission per adult each calendar year.

### No hospital excess for kids

With Gold Hospital you won't pay an excess if your kids visit a hospital. Plus your kids can stay covered up until they turn 23 years old, at no extra cost.



## At a glance

### Hospital features

- ✓ Accommodation and theatre fees
- ✓ Emergency ambulance transportation
- ✓ Day surgery and procedures
- ✓ Heart-related services
- ✓ Rehabilitation
- ✓ Psychiatric hospitalisation
- ✓ Hip and knee replacements
- ✓ Renal dialysis
- ✓ Surgical prosthesis

### Restrictions and exclusions

- ✗ Pregnancy and related services
- ✗ Fertility treatments
- ✗ Gastric reduction, obesity procedures and revisions
- ✗ Sterilisation reversals
- ✗ Non-Medicare services



## Health Support Programs

These programs, which we tailor to specifically meet your needs, aim to increase your knowledge, skills and confidence – and ultimately, help improve or sustain your health and wellbeing.

- Bone Health
- Diabetes Action
- Healthy Heart
- Vascular Health
- Heart Failure Program
- Living with Chronic Obstructive Pulmonary Disease
- Risk Factor Management Program
- Integrated Care Program

More detailed information can be found in your Member Guide or at [australianunity.com.au/wellnessbenefits](http://australianunity.com.au/wellnessbenefits)

# Additional information



## Gold Hospital

	Agreement private hospitals	Public hospital
<b>Accommodation</b>	✓ Covered	⊖ Restricted
<b>Theatre fees</b> <i>Excludes some robotic surgery consumables.</i>	✓ Covered	⊖ Restricted
<b>Day surgery and procedures</b>	✓ Covered	⊖ Restricted
<b>Doctors bills</b>	✓ Covered Australian Unity's Gap Cover scheme means either no costs or reduced out-of-pocket costs for you on any in-patient medical charges. Visit <a href="http://australianunity.com.au/gap-cover">australianunity.com.au/gap-cover</a> to confirm if your doctor participates in the scheme.	
<b>Pregnancy and related services</b>	✗ Not covered	
<b>Fertility treatments</b> <i>Assisted reproductive treatments such as IVF or GIFT.</i>	✗ Not covered	
<b>Psychiatric hospitalisation</b>	✓ Covered	⊖ Restricted
<b>Rehabilitation</b>	✓ Covered	⊖ Restricted
<b>Heart-related services</b>	✓ Covered	⊖ Restricted
<b>Eye procedures</b> <i>Cataract and lens procedures.</i>	✓ Covered	
<b>Hip and knee replacement and revisions</b>	✓ Covered	⊖ Restricted
<b>Surgical prosthesis</b>	✓ Covered We will cover 100% of the minimum cost for government approved surgically implanted items. Non-admitted prosthesis requests are subject to prior application and approval.	
<b>Renal dialysis</b>	✓ Covered	⊖ Restricted
<b>Gastric reduction, obesity procedures and revisions</b>	✗ Not covered	
<b>Sterilisations</b>	✓ Covered Reversal of a sterilisation procedure is not covered.	⊖ Restricted
<b>Emergency ambulance transportation</b>	✓ Covered Claims will be paid if the transport is coded and invoiced as emergency transport by a recognised State Ambulance authority. Includes two ambulance attendances per year, where you are not taken to hospital.	
<b>Hospital Care at Home and Rehabilitation at Home</b>	✓ Covered Receive short-term support from one of our approved service providers in the comfort of your own home to avoid or reduce a hospital stay, when referred by a medical practitioner.	
<b>Non-Medicare hospital treatment</b>	✗ Not covered	



## Waiting periods

A waiting period is the amount of time you have to wait after joining or upgrading, until you can make a claim for a service or treatment.

Gold Hospital waiting periods are:

- 2 months – psychiatric, rehabilitation and palliative care
- 12 months – all pre-existing conditions except psychiatric, rehabilitation and palliative care

Remember, if you transfer to Australian Unity from another health fund and your previous cover was of a similar or higher level than Gold Hospital, you won't re-serve any waiting periods. If you are unsure, simply contact us on 13 29 39.



## Pre-existing conditions

A pre-existing condition is an illness, ailment or condition where the signs or symptoms existed up to six months before and on the day you joined Australian Unity or upgraded your cover, irrespective of whether you were aware of it.

If you make a hospital claim in the first 12 months of your membership, we may ask you to get your first consulting doctor (e.g. your dentist, GP or specialist) to complete a medical report. The report will help our appointed medical advisor assess if your treatment relates to a pre-existing condition. You should ask us to carry out this assessment before going into hospital.



## Restricted

Restricted services are hospital claims which are limited to a basic default benefit. This is the minimum dollar amount set by the Australian Government for accommodation as a private patient in a shared room of a public hospital. A restricted service does not pay any money towards the cost of intensive or coronary care, labour ward or theatre fees in a private hospital or private day centre. Contact us on 13 29 39 for more information.

For more information, please refer to your Member Guide particularly the Important Things to Know – Terms and Conditions.



Australian Unity is a signatory to the Private Health Insurance Code of Conduct. For details visit [privatehealth.com.au/codeofconduct](http://privatehealth.com.au/codeofconduct)

This documentation should be read carefully and retained. To fully understand your cover, please refer to the Member Guide particularly the Important Things to Know – Terms and Conditions section and your product(s) Fact Sheet. Information is subject to change.

Australian Unity respects your wishes. If you received this by unsolicited direct mail from Australian Unity, and don't wish to receive similar product offerings in the future (including special offers and discounts), please let us know by calling 13 29 39. View our privacy policy at [australianunity.com.au/health-insurance/privacy-policy](http://australianunity.com.au/health-insurance/privacy-policy)

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**Any Questions?** Talk to us on 13 29 39

114 Albert Road, South Melbourne Victoria 3205  
Call 13 29 39 or visit [australianunity.com.au](http://australianunity.com.au)