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# THANKS FOR COMPARING HEALTH INSURANCE

It's a good idea to read through the following pages to learn more about this policy. If you have any questions or need more information, chat with one of our health insurance specialists by calling **1800 46 29 55**.

**On the other hand, if you're ready to buy, here's what you need to do:**

1. Review the enclosed policy brochure to ensure it meets your health insurance needs
2. Buy direct at **comparethemarket.com.au**; or
3. Call **1800 46 29 55** to speak to one of our Health Insurance Specialists

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It is much appreciate!



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## 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 90% + TOP EXTRAS</u></b>	MONTHLY PREMIUM: #	<b>\$439.42</b> (before any rebate or loading)
AVAILABLE FOR:	Residents of <b>Western 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 90% + 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>✓ 90% 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> (Exclusions)	✗ Hospital treatment for which Medicare pays no benefit eg most cosmetic surgery
<b>WHAT SERVICES ARE ONLY COVERED TO A LIMITED EXTENT?</b> (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> (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> More than 8 out of 10 medical services paid for by this health insurer in Western 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 \$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
<b>DENTAL</b> • 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 - <b>Sub-limits apply</b> ) \$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
<b>OPTICAL</b> (eg prescribed spectacles / contact lenses)	✓	6	\$300 per person	Single vision lenses & frames - 100% of charge 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 Subsequent visit - \$33.00
<b>CHIROPRACTIC</b>	✓	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
<b>PODIATRY</b>	✓	2	\$500 per person (combined limit for podiatry, psychology & other services)	Initial visit - \$36.00 Subsequent visit - \$29.00
<b>PSYCHOLOGY</b>	✓	2		Initial visit - \$85.00 Subsequent visit - \$62.00
<b>ACUPUNCTURE</b>	✓	2	Combined limit - see Chiropractic	Initial visit - \$45.00 Subsequent visit - \$27.00
<b>NATUROPATHY</b>	✓	2		Initial visit - \$45.00 Subsequent visit - \$27.00
<b>REMEDIAL MASSAGE</b>	✓	2		Initial visit - \$27.00 Subsequent visit - \$27.00
<b>HEARING AIDS</b>	✓	12	\$1,300 per service 2 appliance(s) every 3 years	Per hearing aid - \$800.00
<b>BLOOD GLUCOSE MONITORS</b>	✓	12	\$600 per person 1 appliance(s) every 3 years (combined limit for blood glucose monitors & 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



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So whether you're looking for car insurance, home and contents insurance or perhaps a better deal on your energy bill, compare with us. Visit our website for more information.

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