

## Private Health Insurance Standard Information Statement - Hospital Policy

This Statement provides basic information for the purposes of comparison only. **For full explanation of this hospital 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:

**Two adults & dependant(s)**

PRODUCT NAME: **Private Hospital 65%**

MONTHLY PREMIUM: #

**\$178.22** (before any rebate or loading)

AVAILABLE FOR: Residents of **Western Australia**

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.

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| <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> </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> 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 \$1,000 per person per hospital admission. Not payable by your dependant children   |