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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

Thank you for not  
getting muddle with  
**comparethemeerkat.com.au**  
It is much appreciate!



Need assistance?  
Call **1800 46 29 55**

# comprehensive hospital

Comprehensive Hospital is a high level of hospital cover on services or treatments, to provide you with peace of mind in case the unexpected arises.

## what's covered?

- ✓ **Accommodation** for overnight, same day and intensive care for private or shared room in agreement private and public hospitals.
- ✓ **Theatre and labour ward fees** covered in agreement private hospitals (excluding restricted services\*)
- ✓ **Medical expenses related to providers** for services while admitted in hospital e.g. fees from doctors, surgeons, anaesthetists, pathology, imaging etc. Covered for all services eligible for benefits from Medicare up to Medicare Benefits Schedule (MBS) fee. Members have their **choice of doctor/surgeon** in a public and private hospital. CBHS will cover the difference between the Medicare benefit and the MBS fee for services provided as an admitted patient to a hospital
- ✓ **Access Gap Cover** is where a provider **chooses to participate** under an arrangement with the fund. CBHS covers up to 100% of an agreed amount in excess of the MBS fee which reduces or eliminates your out-of-pocket medical expenses (i.e. surgeons, anaesthetists, pathology, imaging fees etc)
- ✓ **Surgically implanted prostheses** to at least the minimum benefit specified in the prostheses list issued under Private Health Insurance legislation
- ✓ **Pharmacy** covers most drugs related to the reason for your admission in agreement private hospitals
- ✓ **Boarder accommodation** covers 100%, up to \$160 per admission, if not included in hospital agreement
- ✓ **Emergency ambulance transport** for an accident or medical emergency by approved ambulance providers
- ✓ **Hospital Services** where a Medicare benefit is payable (excluding restricted services\*)
- ✓ **Chronic Disease Management Programs** information available under the membership/services and benefits tab at [cbhs.com.au](http://cbhs.com.au)
- ✓ **Hospital Substitute treatment** information available under the membership/services and benefits tab at [cbhs.com.au](http://cbhs.com.au)

## waiting periods

hospital waiting periods	calendar months
Pre-existing condition, pregnancy related services	12 months
All other treatments	2 months
Accidents <sup>A</sup> , injuries and emergencies Emergency ambulance transport	1 day

<sup>A</sup>Accidents means an injury inflicted as a result of unintentional, unexpected actions or events that require treatment by a medical practitioner, but excludes pregnancy.

## what's not covered?

- ✗ If member is admitted into a non-agreement private hospital benefits are payable only at the minimum rate specified by law. These benefits may only provide a benefit similar to a public hospital shared room rate. These benefits may not be sufficient to cover admissions in a non-agreement private hospital
- ✗ Hospital services received within policy waiting periods
- ✗ Nursing home type patient contribution, respite care or nursing home fees
- ✗ Take home/discharge drugs (non-PBS may be eligible for benefits from Extras cover)
- ✗ Aids not covered in hospital agreement (may be eligible for benefits from Extras cover)
- ✗ Services claimed over 24 months after the service date
- ✗ Services provided in countries outside of Australia
- ✗ Prostheses used for cosmetic procedures, where no Medicare benefit is payable
- ✗ Ambulance transfers between hospitals
- ✗ Fees raised by public hospitals that exceed Minimum Default Benefits set by the Department of Health and Ageing for shared room accommodation

## \*restricted benefits (services) not fully covered

The services listed below, when provided in a private hospital, are eligible for Minimum Default Benefits prescribed by private health insurance legislation. These benefits relate to hospital bed charges and are unlikely to cover the fees charged for a private hospital admission. Members may incur large out of pocket expenses for theatre fees together with the difference between the Minimum Default Benefit and the bed charge raised by the hospital.

The services listed below are also eligible for hospital benefits in a public hospital at a shared room rate. Public hospitals do not raise charges for theatre use.

- ▶ cosmetic surgery
- ▶ podiatry surgery
- ▶ laser eye surgery
- ▶ other services for which a Medicare benefit is not payable

## daily co-payment

You can **reduce the cost** of your Comprehensive Hospital cover by agreeing to pay a daily co-payment of \$70 or \$100. This means that when you go into hospital you will pay the relevant daily co-payment each day that you are hospitalised up to a maximum of 6 days per person or 12 days per family per calendar year. Co-payment does not apply for any dependant children on the policy.

## understanding your hospital cover

### what are pre-existing conditions and why are they important?

If a member has a pre-existing condition, a waiting period of 12 months will apply before we will pay hospital or medical benefits towards any treatment for that condition.

A pre-existing condition is an ailment or illness for which the signs or symptoms were evident up to 6 months before a person became insured by a policy. It is the opinion of the CBHS appointed doctor that determines whether the signs or symptoms were in existence – that doctor, however, will have regard to any information provided by the member's doctor.

Members must also wait for 12 months to be covered for pre-existing conditions where they upgrade their cover.

### emergency ambulance

Comprehensive Hospital includes cover for emergency ambulance services when transported directly to a hospital or treated at the scene due to an accident or medical emergency. Transport must be provided by a State Government ambulance service or a private ambulance service recognised by CBHS (such as Royal Flying Doctor Service).

*\*Residents of QLD and TAS are the only states covered under their state based ambulance schemes.*

### going into hospital

- ▶ Contact us to confirm what you are covered for and to check if any waiting periods apply
- ▶ Check if your hospital has an agreement with CBHS
- ▶ Obtain a quote from your treating doctor/surgeon

### access to private hospitals

CBHS holds agreements with an extensive range of Australian private hospitals and day surgeries. These agreements ensure hospital fees including bed fees, theatre and labour ward fees, intensive and coronary care fees are covered when admitted as a patient to hospital (subject to your level of cover).

For charges incurred in a non-agreement hospital members may only receive benefits similar to a public hospital **shared room rate** which can result in substantial out-of-pocket expenses. Should you choose a hospital that holds an agreement with CBHS, you reduce, if not eliminate, out-of-pocket expenses for hospital fees.

To check if your hospital holds an agreement, visit our website at [cbhs.com.au](http://cbhs.com.au) or contact Member Care on **1300 654 123**.

## claiming your benefits

### non-admitted medical services

Claims for medical services provided in a hospital, day surgery, private emergency facility or doctors rooms as a non-admitted patient must be submitted directly to Medicare only. These services include, but are not limited to imaging, blood tests (pathology) and specialist/doctor consultations.

### hospital claims

Hospitals will bill CBHS directly. If you are required to contribute to your admission (for example you have selected to pay a co-payment or are admitted for a restricted service) you will be required to pay this directly to the hospital. Please check with the hospital whether you have to pay this upon admission or if they will bill you.

### admitted hospital medical services\*

We pay up to 25% of the Medicare Benefits Schedule (MBS) fee, while Medicare pays the other 75%. If charges are more than the MBS fee, then a gap payment arises.

medicare benefits schedule fee	
75% covered by Medicare	up to 25% covered by CBHS

Services that do not attract a benefit from Medicare will be subject to restricted benefits only. This means that you may face significant out-of-pocket expenses for both hospital and medical services.

- ▶ Doctors will give you an account for their services. Take this account to Medicare first
- ▶ Complete a Two-Way form in order for Medicare to forward your claim to CBHS for the Fund benefit to be paid

*\* A member will incur substantial out of pocket expenses if they are not entitled to Medicare Benefits (i.e Non-Australian Residents).*

### access gap cover

Many people admitted to hospital as private patients can find themselves faced with out-of-pocket expenses, or 'gaps'.

Access Gap Cover (AGC) is a medical gap cover arrangement designed to minimise or eliminate out-of-pocket expenses for medical procedures conducted in hospitals or day surgery facilities as an admitted patient.

### advantages of access gap cover

- ▶ As a patient, you will receive an estimate of doctors fees prior to your treatment
- ▶ Doctors may claim directly from CBHS on your behalf (including the Medicare benefit)
- ▶ No more Medicare queues

Go to [cbhs.com.au](http://cbhs.com.au) for more information on Access Gap Cover or to search for Access Gap Cover participating doctors.

Doctors using Access Gap Cover will usually bill CBHS directly. CBHS claims the Medicare benefit on your behalf and sends payment, including the Medicare and Fund benefits, directly to your doctor. If your doctor sends the account to you, please forward it on to CBHS, clearly identifying it is to be claimed through Access Gap Cover. **Do not take accounts to Medicare first.**

### adding your new baby to your membership

When notifying CBHS of a new addition to your family you will need to provide your baby's full name, date of birth and gender.

family cover	singles cover
If you have family cover, all waiting periods will be waived for your baby as long as you notify CBHS <b>within two calendar months of the birth.</b>	If you have singles cover, all waiting periods will be waived for your baby if you upgrade to family cover or sole parent cover <b>within two calendar months of the birth.</b>

**This upgrade must take effect from the date your baby was born.**

**This information must be read in conjunction with your CBHS Health Benefit Fund Rules, available at [cbhs.com.au](http://cbhs.com.au). Please read carefully and retain for future reference.**



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## Why **comparethemarket.com.au**?

It's simple; we're here to help you save time and money off your next household bill. One quick search with **comparethemarket.com.au** can bring you results from some of Australia's award winning insurance and utility brands, so you can compare them side-by-side. We don't mark up policies, so if you do choose to purchase a product or service, you'll only be charged the provider's premium or fee.

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