THANKS FOR COMPARING HEALTH INSURANCE

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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 **compare**the**market**.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 **compare**the**meerkat**.com.au

It is much appreciate!

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

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**
PRODUCT NAME:	**Private Hospital 90%**
AVAILABLE FOR:	Residents of **Western Australia**

WHO IS COVERED:	**One adult & dependant(s)**
MONTHLY PREMIUM: #	**$233.31** (before any rebate or loading)
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.

WHAT'S COVERED IF I HAVE TO GO TO HOSPITAL?	✓ 90% of charge for hospital treatment, including accommodation as a private patient in a private or public hospital ✓ Doctors' bills in hospital (see below)
WHAT SERVICES ARE NOT COVERED AT ALL? (Exclusions)	✗ Hospital treatment for which Medicare pays no benefit eg most cosmetic surgery
WHAT SERVICES ARE ONLY COVERED TO A LIMITED EXTENT? (Restrictions, Benefit Limitation Periods)	*No restrictions or benefit limitation periods*
HOW LONG ARE THE WAITING PERIODS FOR NEW AND UPGRADING MEMBERS?	• 2 months for palliative care, rehabilitation and psychiatric treatment • 12 months for treatments relating to other pre-existing ailments • 12 months for obstetric treatments • 2 months for all other treatments
WILL I HAVE TO PAY ANYTHING IF I GO TO HOSPITAL? (Excesses, Co-payments, Medical/Hospital gaps)	**EXCESS:** No excess **EXTRA COST PER DAY** (CO-PAYMENTS): No co-payments **DOCTORS' AND HOSPITAL BILLS:** 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: • the doctor(s) chosen • the treatment you are having • the hospital you go to **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.**
WHAT OTHER FEATURES DOES THIS POLICY HAVE?	100% of charge 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

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Why **compare**the**market**.com.au?

It's simple; we're here to help you save time and money off your next household bill. One quick search with **compare**the**market**.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.

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.

✚ HEALTH

🚗 CAR

✈ TRAVEL

♥ LIFE

🏠 HOME

🛡 INCOME

⚡ ENERGY

🔧 ROADSIDE

💧 FUEL