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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**

Lite Hospital Cover

Lite Hospital is our entry level hospital cover.

Lite Hospital fully covers you for a shared room in a GMF Health contracted private hospital and most public hospitals.#

Lite Hospital excludes coronary/ heart and cardiothoracic procedures, dialysis, gastric banding, obesity surgeries and other related services, joint replacement, major eye surgery, maternity and birth related services and assisted reproductive services.

Excess

You have the option of taking out an excess. An excess is a simple and effective way to reduce your health cover premiums without reducing your level of cover.

You'll pay the excess for same day procedures, or overnight hospital admissions. **You'll only pay it once per member, per calendar year, regardless of how many times you may need to stay in hospital.**

Your options are:

- \$300 per member up to a maximum of \$600 per couple/family membership per calendar year.
- \$500 per member up to a maximum of \$1000 per couple/family membership per calendar year.

Lite Hospital Services Covered

Fully covered for a shared room in a GMF Health contracted private hospital and most public hospitals.#	Yes
GMF Health Medical Gap cover	Yes
Excess Options	Options available
Ambulance (road transport only)	Yes
Broader Health	Yes
Plastic and reconstructive (with CMBS item number only)	Yes
Psychiatric Care	Restricted benefits
Rehabilitation	Restricted benefits
Theatre Fees	Yes

Lite Hospital Services Not Covered

Coronary/ heart and cardiothoracic procedures	Not covered
Dialysis	Not covered
Gastric Banding, obesity surgeries and other related services	Not covered
Joint Replacement	Not covered
Major Eye Surgery	Not covered
Maternity and assisted reproductive services	Not covered
Treatment that does not have a CMBS item number	Not covered

Lite Hospital Waiting Periods (including Medical benefits)

Psychiatric Care	
Rehabilitation	2 month waiting period
Palliative Care	
Plastic and reconstructive (with CMBS item number only)	2 month waiting period
Other Hospital Treatments	(unless deemed pre-existing)
Pre-existing Ailments or Conditions^	12 month waiting period

#Fully covered for a shared room in most government hospitals. For more information, please call 1300 653 099.

^An ailment, illness or condition, the signs or symptoms of which, in the opinion of an independent medical practitioner appointed by GMF Health existed at any time during the six months before you became a member or transferred to a higher level of cover. Does not apply for psychiatric, rehabilitation or palliative care.



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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.

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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 **INCOME**

 **CAR**

 **ENERGY**

 **TRAVEL**

 **ROADSIDE**

 **LIFE**

 **FUEL**

 **HOME**