

## 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 **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 comparethemeerkat.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 <a href="http://www.cuahealth.com.au">http://www.cuahealth.com.au</a>.

HEALTH INSURER: CUA Health Limited WHO IS COVERED: One adult & dependant(s)

PRODUCT NAME: Private Hospital 90%

AVAILABLE FOR: Residents of Queensland MEDICARE LEVY SURCHARGE: Exempt

One adult & dependant(s)

\$282.83 (before any rebate or loading)

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.

Doctors' bills in hospital (see below) (Ambulance is covered by State government)  WHAT SERVICES ARE NOT COVERED AT ALL? (Exclusions)  WHAT SERVICES ARE ONLY COVERED TO A LIMITED EXTENT? (Restrictions, Benefit Limitation Periods)  HOW LONG ARE THE WAITING PERIODS FOR NEW AND UPGRADING MEMBERS?  UPGRADING MEMBERS?  WILL I HAVE TO PAY ANYTHING IF I GO TO HOSPITAL? (Excesses, Co-payments,  Will Signal And Hospital (see below) (Ambulance is covered by State government)  What services are NOT Covered to Hospital (reatment for which Medicare pays no benefit eg most cosmetic surgery  No restrictions or benefit limitation periods  No restrictions or benefit limitation periods  No restrictions or benefit limitation periods  ■ 2 months for palliative care, rehabilitation and psychiatric treatment ■ 12 months for palliative care, rehabilitation and psychiatric treatment ■ 12 months for obstetric treatments ■ 12 months for obstetric treatments ■ 2 months for obstetric treatments ■ 2 months for all other treatments  EXCESS: No excess  EXTRA COST PER DAY (CO-PAYMENTS): No co-payments  Doctors' AND HOSPITAL BILLS: 9 out of 10 medical services paid for by this health insurer in Queensland have no out-of-pocket expenses. This insurer also has arrangements that may mean	discount depending on your individ	dal circumstances. Check with your insurer for more details.
COVERED AT ALL? (Exclusions)  What services are only COVERED TO A LIMITED EXTENT? (Restrictions, 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 • 12 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: 9 out of 10 medical services paid for by this health insurer in Queensland 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 upo • 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?		✓ Doctors' bills in hospital (see below)
COVERED TO A LIMITED EXTENT? (Restrictions, 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 obstetric treatments • 12 months for obstetric treatments • 12 months for all other 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: 9 out of 10 medical services paid for by this health insurer in Queensland 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?  TIS POLICY HAVE?  • 2 months for palliative care, rehabilitation and psychiatric treatment • 12 months for obstetric treatments • 12 months for obstetric treatment	COVERED AT ALL?	➤ Hospital treatment for which Medicare pays no benefit eg most cosmetic surgery
PERIODS FOR NEW AND UPGRADING MEMBERS?     12 months for treatments relating to other pre-existing ailments     12 months for obstetric treatments  WILL I HAVE TO PAY ANYTHING IF I GO TO HOSPITAL? (Excesses, Co-payments, Medical/Hospital gaps)  Medical/Hospital gaps)  EXCESS: No excess EXTRA COST PER DAY (CO-PAYMENTS): No co-payments DOCTORS' AND HOSPITAL BILLS: 9 out of 10 medical services paid for by this health insurer in Queensland 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 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 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	COVERED TO A LIMITED  EXTENT? (Restrictions, Benefit Limitation	No restrictions or benefit limitation periods
ANYTHING IF I GO TO HOSPITAL? (Excesses, Co-payments, Medical/Hospital gaps)  Doctors' AND HOSPITAL BILLS: 9 out of 10 medical services paid for by this health insurer in Queensland 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?  EXTRA COST PER DAY (CO-PAYMENTS): No co-payments Doctors' AND HOSPITAL BILLS: 9 out of 10 medical services paid for by this health insurer in Queensland 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?	PERIODS FOR NEW AND	<ul> <li>12 months for treatments relating to other pre-existing ailments</li> <li>12 months for obstetric treatments</li> </ul>
THIS POLICY HAVE? private hospital or day surgery accommodation, operating theatre and labour ward charges are	ANYTHING IF I GO TO HOSPITAL? (Excesses, Co-payments,	EXTRA COST PER DAY (CO-PAYMENTS): No co-payments  DOCTORS' AND HOSPITAL BILLS: 9 out of 10 medical services paid for by this health insurer in  Queensland 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
		private hospital or day surgery accommodation, operating theatre and labour ward charges are



## 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

**S** INCOME

CAR

**≠** ENERGY

**★ TRAVEL** 

ROADSIDE

**U** LIFE

**▲** FUEL

**HOME**