

# Hospital Cover

Effective 11 June 2018

Please read this product guide in conjunction with information on our website and the Important Information Guide.

## Hospital cover

Our hospital cover protects you if you're admitted to hospital for treatment as a private patient. We pay benefits for overnight and same-day accommodation, intensive care, and all other in-hospital services where a Medicare benefit is payable for the treatment categories/services listed in the table below.

TUH may also pay benefits as listed on our website under "home care programs" for alternatives to hospital treatment.

The benefit we pay is generally higher if you are treated at a TUH-contracted hospital. At non-contracted hospitals, we only pay the default benefits as determined by the Government, so you may incur larger out-of-pocket costs.

	Total Care Hospital	Family Hospital	Advantage Hospital No Pregnancy	Budget Hospital
<b>Excess</b>	<b>\$0</b>	<b>\$400</b>	<b>\$400</b>	<b>\$500</b>
Heart and heart-related	✓	✓	✓	✓
Chemo and radiotherapy for cancer	✓	✓	✓	✓
Stroke	✓	✓	✓	✓
Brain and brain-related	✓	✓	✓	✓
Digestive system & endoscopies	✓	✓	✓	✓
Joint investigations & reconstructions	✓	✓	✓	✓
Tonsils, grommets and adenoids	✓	✓	✓	✓
Medically necessary plastic and reconstructive surgery	✓	✓	✓	<b>R</b>
Surgery by a podiatrist	✓	✓	✓	<b>R</b>
Rehabilitation	✓	✓	✓	<b>R</b>
Psychiatric services	✓	<b>R</b>	<b>R</b>	<b>R</b>
Cochlear implants, related admissions and replacements	✓	✓	✓	×
Insulin pumps, related admissions & replacements	✓	✓	✓	×
Robotic surgery	✓	✓	✓	×
Spinal surgery and related admissions	✓	✓	✓	×
Sterility reversals	✓	✓	✓	×
Joint replacements and revisions	✓	✓	✓	×
Dialysis for chronic kidney disease	✓	✓	✓	×
Eye lens, glaucoma and macular degeneration	✓	✓	✓	×
Cataracts	✓	×	✓	×
Congenital defects and conditions	✓	✓	×	✓
Newborn/neonatal care	✓	✓	×	×
Pregnancy and birth-related	✓	✓	×	×
Labour ward	✓	✓	×	×
Infertility investigations, assisted reproductive services	✓	✓	×	×
Gastric banding and bariatric/obesity-related surgery (incl. reversal)	✓	×	×	×
Services not covered by Medicare	×	×	×	×
Outpatient GP/specialist	×	×	×	×
All other in-hospital services where a Medicare benefit is payable	✓	✓	✓	✓

## Excess

Excess is applied per person, per calendar year. If you go to hospital in January and pay the excess, you won't need to pay excess again if you go back to hospital within the same year. The excess does not apply to any dependants.

## Hospital waiting periods

If you have transferred from another fund on a comparable level of cover and have served waiting periods, you can claim straight away. Waiting periods apply if you are new to private health, have not had cover for more than 60 days or on upgrades or increases to cover.

**Immediate cover:** Accidents (including spinal surgery as the result of an accident) and psychiatric services where the Lifetime Mental Health Waiver is exercised

**2 months:** Rehabilitation, palliative care, psychiatric services, and all other services (unless specified)

**12 months:** Pregnancy, birth-related treatment and pre-existing conditions

## Restricted services

We pay the Government's default accommodation benefit towards your private hospital accommodation or the cost of shared accommodation at a public hospital. For surgically implanted prostheses, we cover the cost for no-gap items or the minimum benefit for gap-permitted items. Theatre and labour ward fees are not covered.

## Excluded services

No benefit is payable, including accommodation or medical fees.

Visit [tuh.com.au](http://tuh.com.au) or contact us on 1300 360 701 for more information about products and services, government initiatives, our privacy policy, the complaints process, and fund rules.