

Private Health Information Statement - Combined policy

Silver Plus Advanced Hospital 500 and Base 50% Back Extras

AIA Health Insurance Pty Ltd

<http://www.aia.com.au/health>

[Health.MemberServices@aia.com.au](mailto:Health.MemberServices@aia.com.au)

1800333004

Monthly Premium

\$471.30 #

(before any rebate, loading or discount)

Covers one adult & dependants, including non-student dependants (2 or more people, only one of whom is an adult)

Available in Northern Territory

# You may be entitled to an Australian Government rebate on the above premium. Your premium may also include a Lifetime Health Cover loading or an insurer discount. Check with your insurer for details.

This policy covers children up to and including the age of 17, students up to and including the age of 24 and non-students up to and including the age of 30, as well as persons with a disability who qualify as a child, student or non-student in these age ranges.

Hospital cover

This policy exempts you from the Medicare Levy Surcharge.

This policy provides accident cover and benefits for travel or accommodation (outside of hospital) - check with your insurer for details.

- ✓ Covered

For information on what is covered under each category, see <https://privatehealth.gov.au/categories>
- R Restricted

Restricted categories partially cover your hospital costs as a private patient in a public hospital. You may incur significant expenses in a private room or private hospital.
- ✗ Not Covered

These categories are not covered by this policy.

This policy ✓ includes cover for

|                                                           |                                   |                                                                                     |
|-----------------------------------------------------------|-----------------------------------|-------------------------------------------------------------------------------------|
| ✓ Back, neck and spine                                    | ✓ Eye (not cataracts)             | ✓ Miscarriage and termination of pregnancy                                          |
| ✓ Blood                                                   | ✓ Gastrointestinal endoscopy      | ✓ Pain management                                                                   |
| ✓ Bone, joint and muscle                                  | ✓ Gynaecology                     | ✓ Pain management with device                                                       |
| ✓ Brain and nervous system                                | ✓ Heart and vascular system       | ✓ Palliative care                                                                   |
| ✓ Breast surgery (medically necessary)                    | ✓ Hernia and appendix             | ✓ Plastic and reconstructive surgery (medically necessary)                          |
| ✓ Cataracts                                               | ✓ Implantation of hearing devices | ✓ Podiatric surgery (provided by a registered podiatric surgeon – limited benefits) |
| ✓ Chemotherapy, radiotherapy and immunotherapy for cancer | ✓ Insulin pumps                   | ✓ Rehabilitation                                                                    |
| ✓ Dental surgery                                          | ✓ Joint reconstructions           | ✓ Skin                                                                              |
| ✓ Diabetes management (excluding insulin pumps)           | ✓ Joint replacements              | ✓ Sleep studies                                                                     |
| ✓ Dialysis for chronic kidney failure                     | ✓ Kidney and bladder              | ✓ Tonsils, adenoids and grommets                                                    |
| ✓ Digestive system                                        | ✓ Lung and chest                  | R Hospital psychiatric services                                                     |
| ✓ Ear, nose and throat                                    | ✓ Male reproductive system        |                                                                                     |

This policy ✗ does not include cover for

|                                  |                       |                       |
|----------------------------------|-----------------------|-----------------------|
| ✗ Assisted reproductive services | ✗ Pregnancy and birth | ✗ Weight loss surgery |
|----------------------------------|-----------------------|-----------------------|

The benefits paid for hospital treatment will depend on the type of cover you purchase and whether your fund has an agreement in place with the hospital in which you are treated. See 'Agreement Hospitals' on [privatehealth.gov.au](https://privatehealth.gov.au) for which hospitals have arrangements with your insurer – <https://privatehealth.gov.au/dynamic/agreementhospitals>.

Under this policy, you may have to pay out-of-pocket costs above what you get from Medicare or your private health insurer. Before you go to hospital, you should ask your doctors, hospital and health insurer about any out-of-pocket costs that may apply to you.

The following payments may also apply for hospital admissions

**Excess:** You will have to pay an excess on admission. This is limited to a maximum of \$500 per person and \$500 per policy per year.

Excess payments do not apply to hospital admissions for dependants.

**Co-payments:** No co-payments

The following waiting periods for hospital admissions apply to new or upgrading members

Waiting periods:

- 2 months for palliative care, rehabilitation and hospital psychiatric treatments, even if pre-existing
- 12 months for other pre-existing conditions
- 2 months for all other treatments

Gap Cover

This provider offers '[known gap](#)' or '[no gap](#)' cover for medical bills for this product.

The [Medical Costs Finder](#) lets you find out more about the cost of specialist medical services.

Other features of this hospital cover

All policies include membership to AIA Vitality, the science-backed health and wellbeing program that rewards you for looking after your health. If you have held an AIA Health Insurance policy for a minimum of six months and have an AIA Vitality status of Silver or above, we will refund \$250 of your excess (Excess Refund) if you're admitted to hospital. Exclusions apply on some clinical categories.

General Treatment Cover

Members can receive up to 60% back on dental services, No Gap Dental on selected preventative dental services & lower treatment costs at [smile.com.au](https://www.aia.com.au/en/products/health-insurance/find-a-provider) dentists. Dental services at other dentists can receive up to 50% back. See <https://www.aia.com.au/en/products/health-insurance/find-a-provider>.

This policy  includes General treatment (Extras) cover for

| Note, for items marked with an asterisk *: General and Preventative Dental are combined under one limit. Physiotherapy, Hydrotherapy & Myotherapy share an annual limit. This policy also provides access to AIA Vitality where you can earn rewards for leading a healthy lifestyle. By reaching Silver Vitality Status or above you can get an additional 10% back on any non-dental benefits. Visit <a href="https://www.aiavitality.com.au">www.aiavitality.com.au</a> for more information. |                         |                                                                                                                                            |                                                                                                                  |
|--------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|-------------------------|--------------------------------------------------------------------------------------------------------------------------------------------|------------------------------------------------------------------------------------------------------------------|
| Treatment                                                                                                                                                                                                                                                                                                                                                                                                                                                                                        | Waiting period (months) | Benefit limits (per 12 months unless otherwise stated)                                                                                     | Examples of maximum benefits                                                                                     |
| General dental*                                                                                                                                                                                                                                                                                                                                                                                                                                                                                  | 2                       | \$500 per person                                                                                                                           | Periodic oral examination - 50% of charge<br>Scale & clean - 50% of charge<br>Fluoride treatment - 50% of charge |
| Optical                                                                                                                                                                                                                                                                                                                                                                                                                                                                                          | 6                       | \$150 per person up to \$300 per policy                                                                                                    | Single vision lenses & frames - 100% of charge<br>Multi-focal lenses & frames - 100% of charge                   |
| Physiotherapy*                                                                                                                                                                                                                                                                                                                                                                                                                                                                                   | 2                       | \$250 per person up to \$500 per policy (combined limit for physiotherapy, chiropractic, exercise physiology, osteopathy & other services) | Initial visit - 50% of charge<br>Subsequent visit - 50% of charge                                                |
| Chiropractic                                                                                                                                                                                                                                                                                                                                                                                                                                                                                     | 2                       |                                                                                                                                            | Initial visit - 50% of charge<br>Subsequent visit - 50% of charge                                                |
| Psychology                                                                                                                                                                                                                                                                                                                                                                                                                                                                                       | 2                       | \$100 per person                                                                                                                           | Initial visit - 50% of charge                                                                                    |
| Acupuncture                                                                                                                                                                                                                                                                                                                                                                                                                                                                                      | 2                       | \$100 per person up to \$200 per policy (combined limit for acupuncture & remedial massage)                                                | Initial visit - 50% of charge<br>Subsequent visit - 50% of charge                                                |
| Remedial massage                                                                                                                                                                                                                                                                                                                                                                                                                                                                                 | 2                       |                                                                                                                                            | Initial visit - 50% of charge<br>Subsequent visit - 50% of charge                                                |

|                                                   |   |                                    |                                                             |
|---------------------------------------------------|---|------------------------------------|-------------------------------------------------------------|
| Dietetics/dietary advice                          | 2 | \$100 per person                   | Initial visit - 50% of charge                               |
| Exercise physiology                               | 2 | Combined limit - see Physiotherapy | Initial visit - 50% of charge                               |
| Health management / Healthy lifestyle             | 2 | \$100 per person                   | Health management - 50% of charge                           |
| Osteopathy                                        | 2 | Combined limit - see Physiotherapy | Initial visit - 50% of charge<br>Subsequent visit - \$50.00 |
| Psychology benefit includes counselling services. |   |                                    |                                                             |

This policy **✗ does not include** General treatment (Extras) cover for

|                          |                           |                                              |
|--------------------------|---------------------------|----------------------------------------------|
| ✗ Blood glucose monitors | ✗ Major dental            | ✗ Podiatry                                   |
| ✗ Endodontic             | ✗ Non PBS pharmaceuticals | ✗ Other treatments - check with your insurer |
| ✗ Hearing aids           | ✗ Orthodontic             |                                              |

## Ambulance cover

In Northern Territory this policy provides:

**Emergency:** Unlimited with a waiting period of 1 day.

**Call-out fees:** will be paid for each attendance, including emergency treatment without transport to hospital.

### Other features of this ambulance cover

Cover for call-out fees where you're not taken to hospital are limited to 2 x ambulance attendances per insured person, per calendar year.

### Disclaimer

The information contained in this Private Health Information Statement was provided by the insurer and is intended as general information. It may not take into account your particular circumstances. For information please contact the insurer.