

## Private Plus Hospital - \$250/\$500 Excess

as at 1 January 2019

Private Plus Hospital provides comprehensive private hospital cover, with a \$250/\$500 excess.

Private Plus Hospital cover	
Service	Coverage
Ambulance	Yes
Public hospital bed - shared or private room (if available)	Yes
Private hospital bed - shared or private room	Yes
Same day patient admissions	Yes
Co-payments	Nursing home type patients only
Theatre fees	Yes
Labour ward	Yes
Special unit accommodation (eg. ICU, neonatal)	Yes
Surgical prostheses	Yes
In-hospital psychiatric treatment	Yes
In-hospital rehabilitation treatment	Yes
Cardio-thoracic surgery (heart surgery)	Yes
Major eye surgery	Yes
Hip and knee joint replacement	Yes
Obstetrics (pregnancy-related services), including midwifery	Yes
Assisted reproductive services (IVF)	Yes
Plastic and reconstructive services (excludes cosmetic)	Yes
Access Gap cover	Yes
Australia-wide coverage	Yes
Dependants covered up to 18 years (or 25 years if a full time student)	Yes
Are certain treatments excluded?	<ul style="list-style-type: none"> <li>• Cosmetic surgery</li> <li>• Services not covered by Medicare</li> </ul>

### Hospital cover

#### Important information:

- Waiting periods, including those for pre-existing conditions, may apply.
- After payment of your excess (if applicable), 100% cover is available for all public and more than 520 private hospitals across Australia. You may have out-of-pocket costs if you are admitted to a hospital that does not have an agreement with onemedifund. To find your nearest agreement hospital, visit [www.onemedifund.com.au/providers](http://www.onemedifund.com.au/providers).
- Prostheses – we pay the benefit listed on the Government's Prostheses List. If your doctor charges above that amount, you will have out-of-pocket costs.
- We are unable to pay benefits for services that are not eligible for Medicare benefits.



## Excess

Choosing an excess allows you to reduce your standard contribution rate. In these circumstances, if you are admitted to hospital, you agree to pay an amount up front towards the cost of your hospitalisation.

For each Hospital product a per person excess applies together with an annual maximum each financial year (1 July – 30 June). As a special feature, the excess payable for day only treatment or for any public hospital admission, is only half of the standard per person excess.

If you are admitted to hospital, the following excess is payable:

Day surgery or public hospital admission	Overnight admission in private hospital	Maximum excess per person per financial year	Maximum excess per family per financial year
\$125	\$250	\$250	\$500

- The most excess an individual contributor will pay in a financial year is \$250
- The most excess a family will pay in a financial year is \$500
- Excesses apply to hospital services only

## Waiting periods

Months	Claim category
0	<ul style="list-style-type: none"> <li>• Ambulance</li> <li>• Accidents requiring hospitalisation</li> <li>• Transfers from other funds or parent's cover for equivalent level of cover and if currently financial with the other fund</li> </ul>
2	<ul style="list-style-type: none"> <li>• On commencement of the fund or upgrading your level of cover (apart from these noted below)</li> <li>• Rehabilitation and Psychiatric services</li> <li>• Health programs</li> </ul>
12	<ul style="list-style-type: none"> <li>• Obstetrics (pregnancy-related services), including midwifery</li> <li>• Assisted reproductive services (IVF)</li> <li>• Pre-existing conditions – Any ailment, illness, or condition that you had signs or symptoms of (in the opinion of a medical practitioner appointed by the health insurer) that existed during the 6 months prior to you commencing hospital cover or upgrading to a higher Hospital cover. It is not necessary that you or your doctor knew what your condition was or that the condition had been diagnosed. A condition can still be classed as pre-existing even if you had not seen your doctor about it before commencing Hospital cover or upgrading to a higher Hospital cover. Note: This waiting period applies to Hospital cover only, and does not apply to Extras cover.</li> </ul>

### Please note:

- Waiting periods will be waived for contributors transferring from another fund provided that:
  - the previous cover was an equivalent or higher level
  - the previous cover was financial at the time of transfer
  - waiting periods have been served with that fund
- If your previous level of cover was lower than your new level of cover, you will only be able to claim the lower benefits until waiting periods have been served.
- If annual limits have been used at the time of transfer you won't be able to claim for that service in the first year of cover with onemedifund. If part of the annual limit has been used you will only be able to claim the remainder of the limit within the first year.
- The 6 month waiting period for health management programs is not transferrable between funds. This period must be served with onemedifund before benefits are payable.

## National ambulance cover

### What we cover:

- 100% of the cost
- Air, land or sea ambulance
- Unlimited distance within Australia
- No annual limit
- No waiting period

### What is not covered:

- Ambulance subscriptions or state-based levies
- Ambulance costs that are covered under Government legislation or as part of a compensation claim
- Ambulance services that are not medically necessary

## Access Gap cover

The Access Gap scheme aims to reduce your out-of-pocket costs for doctors' bills while you're in hospital. If your doctor chooses to participate, you will have:

- No gap
- or
- Known gap – where you will be told your exact out-of-pocket costs before you are admitted to hospital

We have Access Gap arrangements with over 36,000 doctors across Australia, so remember to ask your doctor if they will participate.

## Hospital substitution options

Our hospital substitution options allow you to recover where you're most comfortable – all you need is a referral from your treating doctor.

**Hospital @ Home** allows you to have services you would usually receive in hospital (like wound care or IV antibiotics) at home. If the healthcare services you need can be provided at home, you may be able to avoid a hospital stay altogether.

**Rehab @ Home** allows you to recover in the comfort of your own home with short term therapy for joint replacements, fractures, spinal conditions, stroke, respiratory conditions, cardiac conditions and mobility problems. We offer physiotherapy, occupational therapy and more.

Like all hospital services, there is a 12 month waiting period for pre-existing conditions for these options. See page 18 for more information.

## Health programs

These programs are designed to help you keep your health on track.

**My Health Online** gives you access to a range of health and wellbeing tools through our My Health Online web portal. You can store health information and share it with your doctor, keep a calendar of healthcare appointments, access a health library and more.

**Health Risk Assessment** helps you discover more about your health. The online questionnaire gives you a health report showing where you are doing well and where we may be able to help.

**Strive for Health** has been developed to assist contributors with chronic conditions manage their health with the help of expert telephone or face to face support at home.

## Dependants

Dependants on a family cover are covered until they are:

- 18, provided they are single
- or
- 25, if they are a full time student and are single

Once a dependant is no longer covered under family cover we recommend that they commence their own cover with *onemedifund*. If they commence an equivalent or higher level of cover within 60 days of coming off the family cover, they will not have to re-serve the waiting periods they have already served.

## Privacy Statement

*onemedifund* respects your privacy and is committed to keeping your personal information safe through compliance with the Privacy Act and the National Privacy Principles.

We only collect information that is necessary to assist the fund in providing its services. We do not collect personal information unless we first ask the contributor or individual for it. *onemedifund* exercises great care to protect the personal information that is held.

If you wish to obtain additional information regarding our Privacy Statement please contact the fund Privacy Officer on **1800 148 626** or email us at [info@onemedifund.com.au](mailto:info@onemedifund.com.au)

## Cooling off period

We are committed to ensuring that you choose the health cover that is right for you. If you change your mind within the first 30 days of commencement or upgrade of cover, we will provide a full refund of any payments made (provided no claims have been made in that time).

## Complaints

If you have a complaint about *onemedifund* please contact us on **1800 148 626** and our staff will help to resolve your issue. Failing this, an escalation process is also available. Full details are included in our Complaints Resolution Statement.

If your complaint is not resolved you are entitled to seek the services of the Private Health Insurance Ombudsman (PHIO). PHIO provides free independent services to private health fund contributors. PHIO ([www.ombudsman.gov.au](http://www.ombudsman.gov.au)) can be contacted on **1300 362 072** or on email at [phio.info@ombudsman.gov.au](mailto:phio.info@ombudsman.gov.au) or sent mail to:

Private Health Insurance Ombudsman  
Commonwealth Ombudsman  
GPO Box 442  
Canberra, ACT 2601

## Code of Conduct

This Code was developed by Private Healthcare Australia (PHA) and Members Health Funds Alliance (representing restricted and regional health funds). As well as promoting improved standards in clarity of information given to contributors, it aims to solve problems between contributors and *onemedifund* through internal dispute resolution. The Code also ensures that funds inform their members of their entitlement to seek assistance from an external dispute resolution body, such as the Private Health Insurance Ombudsman (PHIO).



**Please note: This document should be read carefully and retained for future reference.**

For further information, please call **1800 148 626** or email [info@onemedifund.com.au](mailto:info@onemedifund.com.au).

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