

ADVANTAGE HOSPITAL NO PREGNANCY

FAIRER TOGETHER

union health

EFFECTIVE 10 SEPTEMBER 2018

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

Superior care with no pregnancy. Advantage Hospital No Pregnancy cover gives you peace of mind for planned procedures and accidents.

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.

Union Health 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 one of our contracted hospitals. At non-contracted hospitals, we only pay the default benefits as determined by the Government, so you may incur larger out-of-pocket costs.

ADVANTAGE HOSPITAL NO PREGNANCY	
Excess	\$400
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	✓
Surgery by a podiatrist	✓
Rehabilitation	✓
Psychiatric services	R
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	✓
Palliative care	✓
Congenital defects and conditions	×
Newborn/neonatal care	×
Pregnancy and birth-related	×
Labour ward	×
Infertility investigations, assisted reproductive services	×
Gastric banding & 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	✓

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 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

EXTENDED DEPENDANT COVER

Young adults who are single and not covered as student dependants can remain on their parents' policy until the age of 25, for an additional loading.

RESTRICTED SERVICES

We pay the Government's default accommodation benefit toward 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.

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EXCLUDED SERVICES

No benefit is payable, including accommodation or medical fees.

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Visit unionhealth.com.au or contact us on 1300 661 283 for more information about products and services, government initiatives, our privacy policy, the complaints process, and fund rules.

Queensland Teachers' Union Health Fund Limited |
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