

EFFECTIVE 1 APRIL 2019

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

GOLD HOSPITAL	
EXCESS	\$0
Rehabilitation	✓
Hospital psychiatric services	✓
Palliative care	✓
Brain and nervous system	✓
Eye (not cataracts)	✓
Ear, nose and throat	✓
Tonsils, adenoids and grommets	✓
Bone, joint and muscle	✓
Joint reconstructions	✓
Kidney and bladder	✓
Male reproductive system	✓
Digestive system	✓
Hernia and appendix	✓
Gastrointestinal endoscopy	✓
Gynaecology	✓
Miscarriage and termination of pregnancy	✓
Chemotherapy, radiotherapy and immunotherapy for cancer	✓
Pain management	✓
Skin	✓
Breast surgery (medically necessary)	✓
Diabetes management (excluding insulin pumps)	✓
Heart and vascular system	✓
Lung and chest	✓
Blood	✓
Back, neck and spine	✓
Plastic and reconstructive surgery (medically necessary)	✓
Dental surgery	✓
Podiatric surgery (provided by a registered podiatric surgeon)	✓
Implantation of hearing devices	✓
Cataracts	✓
Joint replacements	✓
Dialysis for chronic kidney failure	✓
Pregnancy and birth	✓
Assisted reproductive services	✓
Weight loss surgery	✓
Insulin pumps	✓
Pain management with device	✓
Sleep studies	✓

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 this table.

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.

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 hospital psychiatric services where the Lifetime Mental Health Waiver is exercised

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

12 months: Pre-existing conditions

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.