

EFFECTIVE 1 APRIL 2021

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

SILVER+ FAMILY HOSPITAL	
EXCESS	\$400/\$750
Rehabilitation	✓
Hospital psychiatric services	R
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	x
Joint replacements	✓
Dialysis for chronic kidney failure	✓
Pregnancy and birth	✓
Assisted reproductive services	✓
Weight loss surgery	x
Insulin pumps	✓
Pain management with device	✓
Sleep studies	✓

## HOSPITAL COVER

This table shows whether your policy provides cover for each treatment category. Hospital cover pays benefits towards accommodation, intensive care, theatre fees and medical charges incurred as an admitted private patient where a Medicare benefit is payable. Out-of-pocket costs may arise for some procedures such as robotic surgery, high-cost pharmacy or consumable items, or the fees charged by medical professionals. We generally pay a higher accommodation benefit at Union Health-contracted hospitals. At non-contracted hospitals, we only pay the minimum accommodation benefits as determined by the government, so you may incur larger out-of-pocket costs. We may also pay benefits for alternatives to hospital treatment, as listed on our website under “home care programs”.

### 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 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 have upgraded or increased your 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:** Pregnancy and birth 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.

X

Visit [unionhealth.com.au](http://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.