



# Hospital cover

Product information brochure



**Get set. Go.**

## Our Hospital covers at a glance

<b>Silver Premium Hospital Plus</b>	<p>The highest level Apia Hospital cover</p> <ul style="list-style-type: none"> <li>· You want comprehensive cover but don't need pregnancy and infertility related services.</li> <li>· Ideal for peace of mind.</li> </ul>
<b>Silver Hospital Plus</b>	<p>A high level of Hospital cover</p> <ul style="list-style-type: none"> <li>· Includes coverage for joint replacements and cataracts.</li> <li>· Don't pay for services like dialysis and weight loss.</li> </ul>
<b>Silver Hospital</b>	<p>Great value cover including many commonly claimed services</p> <ul style="list-style-type: none"> <li>· Excludes some hospital procedures you're less likely to need.</li> <li>· Ideal if you're healthy and on a budget.</li> </ul>

### Hospital excess options to help you save money

A hospital excess is the amount you pay towards the cost of a hospital stay before any benefits are payable by us. Selecting a higher excess means your premiums will be lower.

You only pay an excess if you or someone (other than a dependant child under 21 years of age) on your policy goes to hospital. The excess applies once per person per calendar year and is payable directly to the hospital prior to your admission.

If you've recently switched Hospital covers, your previous level of excess may apply for up to 12 months for pre-existing conditions.

### Heading to hospital? Talk to us first

Before heading to hospital, give Apia Health Insurance a call. We'll chat through the whole process, check your cover, and show you how to keep out-of-pocket expenses to a minimum. Call us on **1800 274 213**

### Switching from another health fund?

We'll recognise waiting periods already served with your current health fund for the same services with equivalent level of cover, so you can claim straight away.

\*Waiting periods apply for services not currently covered. Any benefit limits already used with your current fund will apply to your Apia Health Insurance policy.

Excess options		
<b>\$250</b> per person per calendar year	<b>\$500</b> per person per calendar year	<b>\$750</b> per person per calendar year

\$250 option not available on Silver Hospital or Silver Hospital Plus

Need help?

Go to [apia.com.au/health](http://apia.com.au/health)

Call us on **13 50 50**

Mon-Fri: 8am-6pm (AEST)

# In-hospital services

## Hospital excess options

### Included and excluded hospital services by Hospital cover

	Silver Hospital	Silver Hospital Plus	Silver Premium Hospital Plus
	\$500/\$750 per person per calendar year	\$500/\$750 per person per calendar year	\$250/\$500/\$750 per person per calendar year
Rehabilitation	✓	✓	✓
Hospital psychiatric services	MBP*	MBP*	✓
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	x	✓	✓
Dialysis for chronic kidney failure	x	x	✓
Weight loss surgery	x	x	✓
Insulin pumps	x	x	✓
Pain management with device	x	x	✓
Sleep studies	x	x	✓
Pregnancy and birth	x	x	x
Assisted reproductive services	x	x	x

### Other included services on all products

- ✓ Accidental Injury Benefit<sup>^</sup> (waiting period 1 day).
- ✓ Emergency ambulance cover<sup>#</sup> (waiting period 1 day).

### Key features

- Accidental Injury Benefit<sup>^</sup>.
- Emergency ambulance cover<sup>#</sup>.
- No excess for dependant children under 21 years of age.
- Can help you to avoid the Medicare Levy Surcharge if you have a taxable income above \$90,000 (\$180,000 for families) and Lifetime Health Cover Loading.
- Hospital excess capped at once per person, per calendar year.

\* **Minimum Benefits Payable (MBP)** means that we will pay the minimum amount of benefits that we are required to pay under the Private Health Insurance Act, to or on behalf of a member for hospital treatment under a Hospital cover. If you're attending a private hospital for these services, there will be significant out-of-pocket costs. If a treatment important to you is listed as MBP, we recommend you consider a higher level of cover.

✓ Hospital Treatment provided by a registered podiatric surgeon is limited to cover for accommodation and prosthetic devices. No benefits are payable for podiatric surgeon fees, medical specialist fees (e.g. anaesthetist) or theatre costs. Refer to the Policy Booklet for more information.

<sup>^</sup> Refer to the Policy Booklet for benefit terms and conditions available at [apia.com.au/health](http://apia.com.au/health)

<sup>#</sup> Not available to residents of Queensland and Tasmania who have ambulance services provided by their State ambulance schemes, or pension and health care card holders who have ambulance services provided by State ambulance schemes (check entitlements with Centrelink if unsure).

## The Medicare Levy Surcharge and how you could avoid paying extra tax

If your taxable income is above \$90,000 (\$180,000 for families), and you don't have an appropriate level of private Hospital cover, you may have to pay the Medicare Levy Surcharge. This is an additional 1% to 1.5% in tax (on top of the Medicare Levy we all have to pay).

How much you could be required to pay in extra tax depends on your income (or combined income for couples and families):

	Base Tier	Tier 1	Tier 2	Tier 3
<b>Singles</b>	\$90,000 or less	\$90,001 – \$105,000	\$105,001 – \$140,000	\$140,001+
<b>Families</b>	\$180,000 or less	\$180,001 – \$210,000	\$210,001 – \$280,000	\$280,001+
Medicare Levy Surcharge				
	0.0%	1.0%	1.25%	1.5%

You can avoid the Medicare Levy Surcharge (and pay less tax) by joining any Apia Hospital cover and maintaining it for the full financial year. If you take out Hospital cover part-way through the financial year, you will only avoid the surcharge for the period you held suitable Hospital cover.

Source: Australian Tax Office. These thresholds apply for the 2019/2020 financial year. For families, and single parent families, the threshold increases by \$1,500 for each dependant child after the first. There are specific rules for calculating income for Medicare Levy Surcharge purposes. For more information go to [ato.gov.au](http://ato.gov.au)

## The wait isn't worth it

Avoid public hospital waiting lists and reduce the expensive costs of private hospital treatment with Apia Health Insurance.

Here are a few examples of the average wait times for treatment in a public hospital under Medicare\*:

- 17 days for coronary bypass surgery
- 119 days for hip replacement surgery
- 198 days for knee replacement surgery.

**50% of people on the list waited longer than this**

What private hospital procedures could cost you without health insurance\*:

**\$47,914**  
for coronary bypass surgery

**\$24,493**  
for hip replacement surgery

**\$21,895**  
for knee replacement surgery

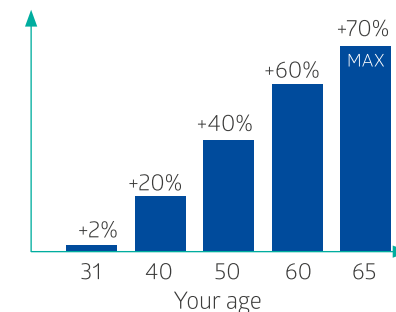
\*Source: Australian Institute of Health and Welfare, Australian hospital statistics 2017-18: elective surgery waiting times. Waiting times at the 50th percentile. Report dated December 2018.

\* Average charge to customers for procedures in a private hospital (rounded to the nearest \$1), for July 2017-June 2018. Correct as at October 2018. Average costs include all charges for the total hospital procedure (including and not limited to, medical, hospital, prostheses, surgeons' and specialists' charges).

## Lifetime Health Cover

Under Lifetime Health Cover (LHC) if you don't have Hospital cover by 1 July after your 31st birthday, you'll pay a 2% loading on top of the normal premiums for each year you don't have Hospital cover. The loading applies for 10 years of continuous Hospital cover.

This isn't just with Apia Health Insurance, but every health fund.



If you have a Lifetime Health Cover loading, the Rebate is not claimable on the LHC loading component of your premium

## The Australian Government Rebate on private health insurance

The Private Health Insurance Rebate offers a saving on the cost of private health cover funded by the Federal Government. The level of Rebate you could be entitled to receive is based on the age of the oldest person on the policy and your taxable income (or combined family income for couples and families).

The table below will help you determine which rebate level you could be entitled to. The Rebate percentages are set annually by the Australian Government.

	Base Tier	Tier 1	Tier 2	Tier 3
<b>Singles</b>	\$90,000 or less	\$90,001 – \$105,000	\$105,001 – \$140,000	\$140,001+
<b>Families</b>	\$180,000 or less	\$180,001 – \$210,000	\$210,001 – \$280,000	\$280,001+

## Private Health Insurance Rebate – from 1 April 2019 to 31 March 2020

Age Group	Base Tier	Tier 1	Tier 2	Tier 3
<b>Under 65</b>	25.059%	16.706%	8.352%	0.00%
<b>65-69</b>	29.236%	20.883%	12.529%	0.00%
<b>70+</b>	33.413%	25.059%	16.706%	0.00%

Source: Australian Tax Office. These thresholds apply for the 2019/2020 financial year. For families, and single parent families, the thresholds increase by \$1,500 for each dependant child after the first. All members on the policy must be eligible to claim the Rebate. There are specific rules for calculating income for Australian Government Rebate purposes. For more information go to [ato.gov.au](http://ato.gov.au)