



Cover Comparison for Apia Silver Essential Hospital Plus

Summary of changes effective 1 April 2019

Product	Hospital Services Added
Apia Silver Essential Hospital Plus (previously Apia Essential Hospital)	<ul style="list-style-type: none"> ✓ Eye (not cataracts) ✓ Infertility investigations ✓ Podiatric surgery

Changes to services on your cover under new Clinical Categories

To help you understand the hospital services you are covered for, the Government has introduced new Clinical Categories that are uniform across the health insurance industry. These categories group related services together. This is a different approach to how we have described your hospital inclusions in the past, where we have listed services individually.

List of Included/Excluded Hospital Services

Category names have changed, please review this document in conjunction with the glossary which is included at the end of this document.

- ✓ Indicates the treatment/service is included.
- ✓ 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.
- ✗ Indicates the treatment/service is excluded.
- R** Hospital treatment provided by a registered podiatric surgeon is limited to cover for accommodation and prosthetic devices. Accommodation benefits will be paid equivalent to those paid for private patients receiving treatment in a shared ward of a public hospital. 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.
- MBP** 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 is important to you and is listed as MBP, we recommend you consider a higher level of cover.

Pre 1 April 2019		Effective 1 April 2019	
Psychiatric treatment	MBP	Hospital psychiatric services	MBP
Palliative care	✓	Palliative care	✓
Rehabilitation	✓	Rehabilitation	✓
Brain surgery and stroke treatment	✓	Brain and nervous system	✓
Tonsils, adenoids and grommets	✓	Tonsils, adenoids and grommets	✓
Joint investigations and reconstructions	✓	Joint reconstructions	✓
Hernia and appendix	✓	Hernia and appendix	✓
Colonoscopies and gastroscopies	✓	Gastrointestinal endoscopy	✓
Gynaecological services	✓	Miscarriage and termination of pregnancy	✓
Infertility investigations	✗	Gynaecology	✓
<p>i Prior to 1 April 2019, your cover included "gynaecological services" (which includes benefits for miscarriage and termination of pregnancy) and provided restricted benefits for infertility investigations. From 1 April 2019, your cover includes "gynaecology", which includes benefits for infertility investigations. This cover continues to include miscarriage and termination of pregnancy.</p>			

Please note. Some individual Medicare item numbers (known as MBS item numbers) have been re-categorised which means they may no longer be covered under your policy. To check if you're covered for a specific MBS item number, or if you are planning on going to hospital, please call us on **1800 274 213**.



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Pre 1 April 2019		Effective 1 April 2019	
Podiatric surgery (provided by a registered podiatric surgeon)	R	Podiatric surgery (provided by a registered podiatric surgeon)	✓
All other Medicare recognised services	✓	Lung and chest	✓
		Blood	✓
		Digestive system	✓
		Insulin pumps	✓
		Pain management with device	✓
		Sleep studies	✓
		Bone, joint and muscle	✓
		Ear, nose and throat	✓
		Kidney and bladder	✓
		Male reproductive system	✓
		Pain management	✓
		Skin	✓
		Breast surgery (medically necessary)	✓
		Diabetes management (excluding insulin pumps)	✓
Heart related procedures and surgery	✓	Heart and vascular system	✓
i From 1 April 2019, heart and vascular treatments will be combined into one new hospital service category.			
Cancer surgery and in-hospital cancer treatment (approved under the PBS)	✓	Chemotherapy, radiotherapy and immunotherapy for cancer	✓
Back surgery and spinal fusion	✓	Back, neck and spine	✓
Plastic and reconstructive surgery	✓	Plastic and reconstructive surgery (medically necessary)	✓
Dental surgery	✓	Dental surgery	✓
Cochlear implant surgery and bone anchored hearing devices	✓	Implantation of hearing devices	✓
Joint replacements	✓	Joint replacements	✓
Minor eye procedures	✗	Eye (not cataracts)	✓
Major eye procedures	✗		
i Prior to 1 April 2019, your cover excluded minor eye procedures and major eye procedures. From 1 April 2019, all eye procedures except for cataracts are combined into a single "eye" category with cataracts its own category. Your cover will now include benefits for eye procedures and will continue to exclude cataracts.			
Renal dialysis	✗	Dialysis for chronic kidney failure	✗
Pregnancy and birth related services	✗	Pregnancy and birth	✗
Assisted reproductive services	✗	Assisted reproductive services	✗
Obesity/weight loss surgery	✗	Weight loss surgery	✗

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Glossary of Clinical Definitions

The below Clinical Categories all relate to in hospital treatment.

Clinical Category	Definition	Example
Rehabilitation	Physical rehabilitation for a patient related to surgery or illness.	Inpatient and admitted day patient rehabilitation, stroke recovery and cardiac rehabilitation.
Hospital psychiatric services	Treatment and care of patients with psychiatric, mental, addiction or behavioural disorders.	Psychoses such as schizophrenia, mood disorders such as depression, eating disorders and addiction therapy.
Palliative care	Care where the intent is primarily providing quality of life for a patient with a terminal illness, including treatment to alleviate and manage pain.	
Assisted reproductive services	Fertility treatments or procedures.	Retrieval of eggs or sperm, In vitro Fertilisation (IVF) and Gamete Intra-fallopian Transfer (GIFT).
Back, neck and spine	The investigation and treatment of the back, neck and spinal column, including spinal fusion.	Sciatica, prolapsed or herniated disc, and spine curvature disorders such as scoliosis, kyphosis and lordosis.
Blood	The investigation and treatment of blood and blood-related conditions.	Blood clotting disorders and bone marrow transplants.
Bone, joint and muscle	The investigation and treatment of diseases, disorders and injuries of the musculoskeletal system.	Carpal tunnel, fractures, hand surgery, joint fusion, bone spurs, osteomyelitis, bone cancer and some joint investigations.
Brain and nervous system	The investigation and treatment of the brain, brain-related conditions, spinal cord and peripheral nervous system.	Stroke treatment, brain or spinal cord tumours, head injuries, epilepsy and Parkinson's disease.
Breast surgery (medically necessary)	The investigation and treatment of breast disorders and associated lymph nodes, and reconstruction and/or reduction following breast surgery or a preventative mastectomy. This clinical category does not require benefits to be paid for cosmetic breast surgery that is not medically necessary.	Breast lesions, breast tumours, asymmetry due to breast cancer surgery and gynecomastia.
Cataracts	Surgery to remove a cataract and replace with an artificial lens.	
Chemotherapy, radiotherapy and immunotherapy for cancer	Chemotherapy, radiotherapy and immunotherapy for the treatment of cancer or benign tumours. Surgical treatment of cancer is listed separately under each body system.	
Dental surgery	Surgery to the teeth and gums.	Surgery to remove wisdom teeth, and dental implant surgery.
Diabetes management (excluding insulin pumps)	The investigation and management of diabetes. Treatment for diabetes-related conditions is listed separately under each body system affected. For example, treatment for diabetes-related eye conditions is listed separately under Eye.	Stabilisation of hypo- or hyper- glycaemia, contour problems due to insulin injections.



Glossary of Clinical Definitions

The below Clinical Categories all relate to in hospital treatment.

Clinical Category	Definition	Example
Dialysis for chronic kidney failure	Dialysis treatment for chronic kidney failure.	Peritoneal dialysis and haemodialysis.
Digestive system	Investigation and treatment of the digestive system, including the oesophagus, stomach, gall bladder, pancreas, spleen, liver and bowel.	Oesophageal cancer, irritable bowel syndrome, gall stones and haemorrhoids.
Ear, nose and throat	Investigation and treatment of the ear, nose, throat, middle ear, thyroid, parathyroid, larynx, lymph nodes and related areas of the head and neck.	Damaged ear drum, sinus surgery, removal of foreign bodies, stapedectomy and throat cancer.
Eye (not cataracts)	Investigation and treatment of the eye and the contents of the eye socket.	Retinal detachment, tear duct conditions, eye infections and medically managed trauma to the eye.
Gastrointestinal endoscopy	Diagnosis, investigation and treatment of the internal parts of the gastrointestinal system using an endoscope.	Colonoscopy, gastroscopy, endoscopic retrograde cholangiopancreatography (ERCP).
Gynaecology	Investigation and treatment of the female reproductive system.	Endometriosis, polycystic ovaries, female sterilisation, cervical cancer and infertility investigations.
Heart and vascular system	Investigation and treatment of the heart, heart-related conditions and vascular system.	Heart surgery, heart failure and heart attack, monitoring of heart conditions, varicose veins and removal of plaque from arterial walls.
Hernia and appendix	Investigation and treatment of a hernia or appendicitis.	
Implantation of hearing devices	Correct hearing loss, including implantation of a prosthetic hearing device.	
Insulin pumps	The provision and replacement of insulin pumps for treatment of diabetes.	
Joint reconstructions	Surgery for joint reconstructions.	Some joint investigations, torn tendons, rotator cuff tears and damaged ligaments.
Joint replacements	Surgery for joint replacements, including revisions, resurfacing, partial replacements and removal of prostheses.	Replacement of shoulder, wrist, finger, hip, knee, ankle or toe joint, spinal disc replacement.
Kidney and bladder	The investigation and treatment of the kidney, adrenal gland and bladder.	Kidney stones, adrenal gland tumour and incontinence.
Lung and chest	The investigation and treatment of the lungs, lung-related conditions, mediastinum and chest.	Lung cancer, respiratory disorders such as asthma, pneumonia, and treatment of trauma to the chest.
Male reproductive system	The investigation and treatment of the male reproductive system including the prostate.	Male sterilisation, circumcision and prostate cancer.



Glossary of Clinical Definitions

The below Clinical Categories all relate to in hospital treatment.

Clinical Category	Definition	Example
Miscarriage and termination of pregnancy	The investigation and treatment of a miscarriage or for termination of pregnancy.	
Pain management	Pain management that does not require the insertion or surgical management of a device.	Treatment of nerve pain and chest pain due to cancer by injection of a nerve block.
Pain management with device	The implantation, replacement or other surgical management of a device required for the treatment of pain.	Treatment of nerve pain, back pain, and pain caused by coronary heart disease with a device (for example an infusion pump or neurostimulator).
Plastic and reconstructive surgery (medically necessary)	Medically necessary for the investigation and treatment of any physical deformity, whether acquired as a result of illness or accident, or congenital.	Burns requiring a graft, cleft palate, club foot and angioma.
Podiatric surgery (provided by a registered podiatric surgeon)	The investigation and treatment of conditions affecting the foot and/or ankle, provided by a registered podiatric surgeon, but limited to cover for: accommodation; and the cost of a prosthesis as listed in the prostheses list set out in the Private Health Insurance (Prostheses) Rules, as in force from time to time.	
Pregnancy and birth	Investigation and treatment of conditions associated with pregnancy and child birth. Treatment for the baby is covered under the clinical category relevant to their condition. For example, respiratory conditions are covered under Lung and chest.	
Skin	Investigation and treatment of skin, skin-related conditions and nails. The removal of foreign bodies is also included. Plastic surgery that is medically necessary and relating to the treatment of a skin-related condition is also included.	Melanoma, minor wound repair and abscesses.
Sleep studies	Investigation of sleep patterns and anomalies.	Sleep apnoea and snoring.
Tonsils, adenoids and grommets	Tonsils, adenoids and insertion or removal of grommets.	
Weight loss surgery	Surgery that is designed to reduce a person's weight, remove excess skin due to weight loss and reversal of a bariatric procedure.	Gastric banding, gastric bypass, sleeve gastrectomy.