

# Gold Hospital

Effective from 12 September 2015



## Gold Hospital

Gold Hospital offers a very high level of cover for those who don't want to pay for pregnancy and related services.

With Gold Hospital you'll be covered for accommodation and theatre fees, and day surgery procedures in over 500 private hospitals we have an agreement with.

Heart related treatments, rehabilitation, psychiatric services, eye procedures, and hip and knee replacements make up just a few of the included features.

In addition, you'll also have full access to our suite of Health Support Programs including the popular Hospital Care at Home and Rehabilitation at Home.

### Excess options

Excess is the additional amount you agree to pay towards accommodation costs if you need hospital treatment. The higher your excess, the less you'll pay for your cover.

Gold Hospital offers two excess options:

- Gold Hospital with \$250 excess
- Gold Hospital with \$500 excess

Singles will only pay one excess for the first hospital admission each calendar year.

Families or couples will only pay one excess for the first hospital admission per adult each calendar year.

### No hospital excess for kids

With Gold Hospital you won't pay an excess if your kids visit a hospital. Plus your kids can stay covered up until they turn 23 years old, at no extra cost.



## At a glance

### Hospital features

- ✓ Accommodation and theatre fees
- ✓ Emergency ambulance transportation
- ✓ Day surgery and procedures
- ✓ Heart-related services
- ✓ Rehabilitation
- ✓ Hip and knee replacements
- ✓ Renal dialysis
- ✓ Surgical prosthesis

### Restrictions and exclusions

- ⊖ Psychiatric hospitalisation
- ✗ Pregnancy and related services
- ✗ Fertility treatments
- ✗ Gastric reduction, obesity procedures and revisions
- ✗ Sterilisation reversals
- ✗ Non-Medicare services



## Health Support Programs

These programs, which we tailor to specifically meet your needs, aim to increase your knowledge, skills and confidence – and ultimately, help improve or sustain your health and wellbeing.

- Bone Health
- Diabetes Action
- Healthy Heart
- Vascular Health
- Heart Failure Program
- Living with Chronic Obstructive Pulmonary Disease
- Risk Factor Management Program
- Integrated Care Program

More detailed information can be found in your Member Guide or at