

## Hospital cover

**Top Hospital (Gold) Cover** is our most comprehensive hospital product and popular with those looking for complete peace of mind. Covering you for a comprehensive range of hospital services including, but not limited to pregnancy and birth, heart and vascular surgery, cataracts and joint replacements. Top Hospital (Gold) Cover can be taken on its own or packaged with any of our extras packages. You can choose a \$250 or \$500 excess with this cover which is payable on admission to a hospital or day surgery.

## What you are covered for

*This provides a summary of cover and isn't intended to be an extensive list of all the services covered. Additional information on this cover can be found in the Membership Guide available at [territoryhealthfund.com.au/brochures](http://territoryhealthfund.com.au/brochures).*

- ✓ Choice of doctor/hospital
- ✓ Public hospital accommodation as a private patient
- ✓ Private hospital accommodation
- ✓ Theatre fees
- ✓ Age-based discount eligible policy  
For more details see age-based discount section on the last page of this summary.
- ✓ Nationwide ambulance cover  
Ambulance benefits will be applied to emergencies only and limited to one per person per Membership Year, when provided by recognised providers. For more details see Ambulance Cover section on the last page of this summary.
- ✓ Accommodation benefits  
Accommodation benefit of up to \$50 per night for Members travelling 300 kilometres or more return from their home address for hospitalisation. For more details see Accommodation Benefits section on the last page of this summary.
- ✓ Surgically implanted medical devices and human tissue products  
Surgically implanted stents, screws and plates, (for fractures) and pacemakers etc. Benefits as per the Government Prescribed Listing. No benefit payable on an excluded services.
- ✓ Access Gap Cover  
A benefit over and above the Medicare Benefits Schedule for participating doctors on inpatient services.
- ✓ Intensive care
- ✓ Nursing home type patients  
This amount is determined by the Federal Government. Certification is required.
- ✓ Rehabilitation  
e.g. inpatient rehabilitation, stroke recovery and cardiac rehabilitation.
- ✓ Palliative care  
e.g. treatment for care where the intent is primarily providing quality of life for a patient with a terminal illness, including treatment to alleviate and manage pain.
- ✓ Brain and nervous system  
e.g. stroke, brain or spinal cord tumours, head injuries, epilepsy and Parkinson's disease.
- ✓ Eye (not cataracts)  
e.g. retinal detachment, tear duct conditions, eye infections and medically managed trauma to the eye.
- ✓ Ear, nose and throat  
e.g. damaged ear drum, sinus surgery, removal of foreign bodies and throat cancer.
- ✓ Tonsils, adenoids and grommets  
e.g. treatment of the tonsils, adenoids and insertion or removal of grommets.
- ✓ Bone, joint and muscle  
e.g. carpal tunnel, fractures, hand surgery, joint fusion, bone spurs, osteomyelitis and bone cancer.
- ✓ Joint reconstructions  
e.g. torn tendons, rotator cuff tears and damaged ligaments.
- ✓ Kidney and bladder  
e.g. kidney stones, adrenal gland tumour and incontinence.
- ✓ Male reproductive system  
e.g. male sterilisation, circumcision and prostate cancer.
- ✓ Digestive system  
e.g. oesophageal cancer, irritable bowel syndrome, gall stones and haemorrhoids.
- ✓ Hernia and appendix  
e.g. investigation and treatment of a hernia or appendicitis.
- ✓ Gastrointestinal endoscopy  
e.g. colonoscopy, gastroscopy and endoscopy.
- ✓ Gynaecology  
e.g. endometriosis, polycystic ovaries, female sterilisation and cervical cancer.
- ✓ Miscarriage and termination of pregnancy  
e.g. investigation and treatment of a miscarriage or for termination of pregnancy.

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- ✓ **Chemotherapy, radiotherapy and immunotherapy for cancer**  
e.g. chemotherapy, radiotherapy and immunotherapy for the treatment of cancer or benign tumours.
- ✓ **Pain management**  
e.g. treatment for pain management that does not require the insertion or surgical management of a device such as treatment of nerve pain and chest pain due to cancer by injection of a nerve block.
- ✓ **Skin**  
e.g. investigation and treatment of skin, skin-related conditions and nails including melanoma, minor wound repair and abscesses.
- ✓ **Breast surgery (medically necessary)**  
e.g. investigation and treatment of breast disorders and associated lymph nodes, and reconstruction and/or reduction following breast surgery or a preventative mastectomy.
- ✓ **Diabetes management (excluding insulin pumps)**  
e.g. stabilisation of hypo- or hyper- glycaemia and contour problems due to insulin injections.
- ✓ **Blood**  
e.g. investigation and treatment of blood and blood-related conditions including blood clotting disorders and bone marrow transplants.
- ✓ **Back, neck and spine**  
e.g. sciatica, prolapsed or herniated disc, spinal disc replacement and spine curvature disorders such as scoliosis, kyphosis, lordosis and spinal fusion.
- ✓ **Plastic and reconstructive surgery (medically necessary)**  
e.g. investigation and treatment of any physical deformity, whether acquired as a result of illness or accident, or congenital such as burns requiring a graft, cleft palate, club foot.
- ✓ **Dental surgery**  
e.g. surgery to remove wisdom teeth and dental implant surgery.
- ✓ **Podiatric surgery (provided by a registered podiatric surgeon)**  
e.g. treatment of conditions affecting the foot and/or ankle.
- ✓ **Lung and chest**  
e.g. lung cancer, respiratory disorders such as asthma, pneumonia, and treatment of trauma to the chest.
- ✓ **Insulin pumps**  
e.g. provision and replacement of insulin pumps for treatment of diabetes.
- ✓ **Implantation of hearing devices**  
e.g. correct hearing loss, including implantation of a prosthetic hearing device.
- ✓ **Pain management with device**  
e.g. treatment of nerve pain, back pain, and pain caused by coronary heart disease with a device.
- ✓ **Sleep studies**  
e.g. investigation of sleep patterns and anomalies.
- ✓ **Cataracts**  
e.g. surgery to remove a cataract and replace with an artificial lens.
- ✓ **Heart and vascular system**  
e.g. heart failure and heart attack, monitoring of heart conditions, varicose veins and removal of plaque from arterial walls.
- ✓ **Dialysis for chronic kidney failure**  
e.g. peritoneal dialysis and haemodialysis.
- ✓ **Pregnancy and birth**  
e.g. investigation and treatment of conditions associated with pregnancy and child birth.
- ✓ **Assisted reproductive services**  
e.g. fertility treatments or procedures such as retrieval of eggs or sperm, IVF, and GIFT.
- ✓ **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 such as gastric banding, gastric bypass, and sleeve gastrectomy, lipectomy and abdominoplasty.
- ✓ **Hospital psychiatric services**  
e.g. psychoses such as schizophrenia, mood disorders such as depression, eating disorders and addiction therapy.
- ✓ **Joint replacements**  
e.g. replacement of shoulder, wrist, finger, hip, knee, ankle, or toe joints.
- ✓ **Hospital boarder**  
Benefits up to \$35 per day to a maximum of four days per person, where such accommodation is necessary for the wellbeing of the patient.

## Excluded services

### EXCLUDED SERVICES

Hospital or day surgery admissions for these services in either a public or private facility will receive no benefit from Territory Health Fund.

- ✗ **Surgery or hospital treatment where Medicare does not pay a benefit**  
e.g. elective cosmetic surgery, experimental treatment/procedures and laser eye surgery (LASIK etc.)

## Excess options

✓ \$250

✓ \$500

An excess is an amount you agree to pay upfront before a benefit is paid for overnight or same day hospital/day surgery admissions. You can choose to have a \$250 or \$500 excess. The total excess is payable once per person per Membership Year, up to a maximum of twice the nominated excess amount for a couples/family membership.

Each person on the membership will never pay the excess more than once per Membership Year. The only exception to this would be where the nominated excess is not fully paid or charged on a single hospital/day surgery admission. In this situation the remaining balance up to the nominated excess amount will be payable on any subsequent admissions that person may have in the same Membership Year.

**Dependents aged 12 and under are exempt from paying an excess.**

## Waiting periods

Initial waiting period

Palliative care, Hospital psychiatric services, Rehabilitation and all other hospital treatment/services where there are no Pre-existing conditions (excluding accidental injury\*) ..... 2 months

Pre-existing ailments, conditions or illnesses ..... 12 months

Pregnancy and birth ..... 12 months

Emergency ambulance treatment ..... 1 day

\* Cover for an accident is immediate provided it is not recoverable from another source such as Workers' Compensation, third party or other liability provision. Sporting accidents sustained by professional sportspeople in activities relating to their full-time employment, including training and competition are subject to a two month waiting period.

## Medical costs

**These are the fees that are charged by a doctor, surgeon, anaesthetist or other specialist for any treatment given to you whilst you're an inpatient in hospital. Private health insurance means that generally you can choose your own doctor and decide whether you will go into a public or private hospital. If you choose private, this may also mean you will have more of a choice of when your procedure will take place.**

You are covered for the cost of medical fees up to the Medicare Benefit Schedule (MBS) fee. The MBS fee is the amount set up by the Federal Government for each medical service covered by Medicare. You must be eligible for Medicare in order to be covered up to the MBS fee. If you choose to be treated as a private patient in a hospital (public or private), Medicare will cover you for 75% of the MBS fee for associated medical costs and we will cover the remaining 25%. If your specialist charges more than the MBS fee there will be a 'gap' for you to pay. However, the Territory Health Fund Health Fund Access Gap Agreement can help eliminate or reduce the gap for you if your doctor/s chooses to use it.

**Please note:** Access to benefits for medical costs associated with a hospital or day surgery admission is still subject to the eligibility to benefits for the treatment or service. If the hospital treatment or service is an excluded service on your cover or you have not fully served all the appropriate waiting periods for that service, you will only be entitled to 75% of the MBS fee. No benefit will be paid by Territory Health Fund.

## Access Gap Cover

This is a direct billing arrangement between Territory Health Fund and your doctor/s that in most instances eliminates your out-of-pocket expenses for in-hospital doctor's fees (the gap). If your doctor charges up to the Medicare Benefits Schedule fee or is participating in the Access Gap Scheme, in most cases you will have limited out-of-pocket costs. For doctors who are not participating in the Access Gap Scheme and are charging above the MBS fee, we will pay the difference between the Medicare benefit and the MBS fee. Any amount above the MBS fee will be the amount you are required to pay and this is referred to as your 'gap' fee or out-of-pocket expenses.

## Extra value from your membership

For further information on any of the following benefits please visit our website at [territoryhealth.com.au](http://territoryhealth.com.au).

### ACCOMMODATION BENEFITS

An accommodation benefit is available on all Territory Health Fund hospital products. This will apply to Members who need to travel 300 km or more return journey for hospital treatment. Where a parent or carer travels with a dependent aged 12 years and under (the patient), there is no minimum travel distance required. The benefit will be up to \$50 per night and will apply for the period of hospitalisation, including one night prior to hospitalisation and also the night of discharge. A carer or support person is permitted to stay in the accommodation, however the benefit will only apply to one room per Member per hospitalisation.

### AGE-BASED DISCOUNT

If you're 18-29 years and not currently covered under your parent/s or guardian/s policy, you'll be entitled to a discount on your Territory Health Fund hospital cover. Depending on your age, the following discount will apply:

Age	Discount
18-25 .....	10%
26 .....	8%
27 .....	6%
28 .....	4%
29 .....	2%

Your discount will be retained in full until you turn 41 (unless age-based discounts are discontinued on your policy). The discount will then gradually phase out by age 45, as per the following:

Age	Discount
41 .....	Age-based discount, less 2%
42 .....	Age-based discount, less 4%
43 .....	Age-based discount, less 6%
44 .....	Age-based discount, less 8%
45 .....	0%

Members will be allowed to retain their age-based discount when transferring from another hospital product, whether internally or from another fund. This allowance means this policy is referred to as a retained age-based discount policy.

### AMBULANCE COVER

Nationwide ambulance cover is available for Members with a Territory Health Fund hospital policy who reside outside of Queensland or Tasmania (nationwide emergency ambulance services for Queensland and Tasmanian residents are already covered by their respective State Governments). Ambulance benefits will be applied to emergencies only and limited to one per person per Membership Year, when provided by recognised providers. Conditions apply.

Planning  
a trip to  
hospital?

If you're planning any treatment or have a hospital procedure coming up, we would love to know about it. If you call us first we can discuss your options, assist with what you're covered for and check that you have served all waiting periods and you're all set to go. This way you can be more confident when attending medical appointments and will have a better idea of what to expect when you're admitted to hospital.

Need more info?

**CALL: 1800 623 893 VISIT: [territoryhealth.com.au](http://territoryhealth.com.au) EMAIL: [info@territoryhealth.com.au](mailto:info@territoryhealth.com.au)**