

Compare Hospital Covers

	Deluxe Hospital	Private Hospital	Basic Hospital
Public Hospital			
Shared Room	Yes	Yes	Yes
Private Room	Yes	Yes	Limited**
Participating Private Hospitals and Day Facilities			
Shared Room	Yes	Yes with co-payment	Limited**
Private Room	Yes	Yes with co-payment	Limited**
Theatre Fees	Yes	Yes with co-payment	No
Intensive Care Fees	Yes	Yes with co-payment	No
Labour Ward Fees	Yes	Yes with co-payment	No
In-Hospital Medical Services*			
Surgical Prosthesis	Yes	Yes	Yes
Heart Surgery	Yes	Yes	Yes
Hip and Knee joint replacement	Yes	Yes	Yes
Pregnancy & related services	Yes	Yes	Yes
Assisted Reproductive Services	Yes	Yes	Yes
Psychiatric Programs	Yes	Yes	Yes
Pharmaceutical prescriptions (some conditions)	Yes	No	No
Cosmetic Surgery	No	No	No
Laser Eye Surgery	No	No	No

	Deluxe Hospital	Private Hospital	Basic Hospital
Other			
Access Gap Cover (participating doctors)	Yes	Yes	Yes
Qualify for Government Incentives	Yes	Yes	Yes
Ambulance	Yes - NSW and ACT Residents Only <i>(In other states Ambulance is covered under the Ancillary Products)</i>		
Australia wide coverage	Yes	Yes	Yes
Dependents covered to age 21 (or 25 if eligible fulltime students)	Yes	Yes	Yes
Standard waiting periods apply	Yes	Yes	Yes
Cover level limited to 100 days per year	Yes	Yes	No

* Subject to the Access Gap Cover Scheme

** Minimum default benefits apply. There will be significant out-of-pocket expenses when treated in a Private Hospital, or in a private room of a Public Hospital

This table is given as an indication only, and is not a comprehensive list of our hospital benefits and rules. Please contact us for further information on our benefits for a particular treatment.