

# ANZ Health Insurance Hospital and Extras Cover

Hospital Cover	Extras cover
<p>We cover your hospital and medical expenses if you are admitted to any hospital within our extensive network of Participating Private hospitals or public hospitals in Australia.</p> <p>Hospital's charge for your in-hospital services, which include:</p> <ul style="list-style-type: none"><li>› Accommodation for overnight or same-day stays</li><li>› Operating theatre, intensive care and labour ward fees</li><li>› Supplied pharmaceuticals approved by the Pharmaceutical Benefits Scheme and provided as part of your in-hospital treatment</li><li>› Allied services such as physiotherapy, occupational therapy and dietetics</li><li>› No Gap Protheses that are surgically-implanted and Government-recognised</li></ul> <p>Our national network of Participating Hospitals gives you full cover for costs of these in-hospital services.</p> <p><b>Your medical costs</b></p> <p>These are the fees charged by a doctor, surgeon, anaesthetist or other specialist for any treatment given to you in hospital. We cover you for the cost of any medical treatment up to the Government Schedule Fee – the amount set by the Federal Government for each medical service covered by Medicare. Medicare pays 75% of the Schedule Fee and we pay the remaining 25%. If your specialist charges more than the Schedule Fee, there will be a 'gap' for you to pay. However, our Ezyclaim system can help to eliminate or reduce the gap for you.</p> <p><b>What's not covered?</b></p> <p>While your hospital cover helps to pay for a wide range of in-hospital services, it's important for you to know there are occasions when you will not be fully covered and may incur out-of-pocket expenses. For example:</p> <ul style="list-style-type: none"><li>› At a non-Participating hospital</li><li>› During a waiting period</li><li>› For services with Restricted Benefits, including cosmetic surgery, surgical podiatry and sterilisation reversal, or</li><li>› If the service is excluded from your level of cover</li></ul>	<p><b>Our Members First Network</b></p> <p>We have agreements with thousands of dentists, physiotherapists, chiropractors and optical outlets across Australia.* We call them our Members First network. At these providers you get bigger benefits from us than at providers who are not part of our Members First network. Visit our extensive dental, physiotherapy and chiropractic Members First network and receive:</p> <ul style="list-style-type: none"><li>› Higher benefits than at non-Members First providers – between 60% to 100% back on the cost of the treatment in most instances</li><li>› Certainty about any out-of-pocket expenses</li><li>› On-the-spot claiming</li></ul> <p>* Currently there are no Members First dentists or chiropractors in Tasmania or the Northern Territory, and no Members First physiotherapists in Tasmania.</p> <p><b>Visible value on optical</b></p> <p>Make your extras cover go further at Members First optical outlets with higher annual limits and rebates of at least 20% more than at outlets not part of the Members First network. Choose a Members First optical outlet and get:</p> <ul style="list-style-type: none"><li>› At least 20% off frames and great discounts on lenses*</li><li>› Full cover on selected frames at some Members First outlets*</li></ul> <p>For more information on these benefits contact us on 13 15 91.</p> <p>* When purchased with prescription lenses. Not available with any other offer. Excludes Chanel and Bulgari frames.</p> <p><b>Benefit Bonus</b></p> <p>After your first year of extras cover with us for members on Silver, Gold or Platinum Extras, we add a Benefit Bonus to the amount you get back each time you claim.* From your second year your Benefit Bonus increases by 2% every calendar year, up to a maximum of 10%!</p> <p>* Annual Maximum limits apply.</p> <p><b>Loyalty Maximums</b></p> <p>For most extras services covered by Standard and Your Choice Extras, Young Couples Choice, Young Singles Choice and Young Singles Saver, we increase the amount you can claim up to in a calendar year – by 20% each year – until it's double the amount of when you joined.</p> <p><b>Top-up Bonus</b></p> <p>To help you save even more on extras services, with Young Couples Choice, Young Singles Choice and Young Singles Saver, we give you a yearly Top-up Bonus that can be put towards out-of-pocket expenses on the extras services listed under these covers.</p>