



Issued by:
Bupa Australia Health Pty Ltd
ABN 50 003 098 655

Agent for the Insurer:
Australia and New Zealand Banking Group Limited
ABN 11 005 357 522 (ANZ)
Effective date 1 April 2010

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ANZ Health Insurance

TAKING A FRESH APPROACH | 1 APRIL 2010

This is an important document. If you cannot read and understand English, please use an interpreter to explain it to you before entering into this contract of insurance.

Questo è un documento importante. Se non avete una buona conoscenza dell'Inglese, per favore fatevelo spiegare da un interprete prima di concludere un contratto di assicurazione.

Αυτό είναι πολύ σπουδαίο έγγραφο. Αν έχετε δυσκολία με τα Αγγλικά, παρακαλείστε να μεταχειρισθείτε διερμηνέα να σας το εξηγήσει προτού συνάψετε μια ασφαλιστική συμφωνία.

這是一份重要文件。如你不諳英語，在投保前，請先用傳譯員為你解釋保險合約。

ان هذه الوثيقة هامة. إذا كنت لا تجيد الإنكليزية، يُرجى استعمال مترجم كي يشرحها لك قبل أن تدخل طرفاً في عقد تأمين.

Dies ist ein wichtiges Dokument. Falls Sie die englische Sprache nicht beherrschen, lassen Sie es sich von einem Dolmetscher erklären, bevor Sie einen Versicherungsvertrag eingehen.

Đây là một văn kiện quan trọng. Nếu quý vị không thông thạo tiếng Anh, xin vui lòng nhờ thông dịch viên giải thích để quý vị hiểu rõ trước khi ký tên vào hợp đồng bảo hiểm.

Este es un documento importante. Si Ud. No tiene conocimientos sólidos de inglés, pida a un intérprete que le explique el documento antes de contratar el seguro.

នេះគឺជាឯកសារមួយដែលមានសារៈសំខាន់ ។ ប្រសិនបើអ្នកពុំសូវចេះភាសាអង់គេសឬសំណាស់ទេ សូមស្នើសុំអ្នកបកប្រែភាសាឲ្យពន្យល់ប្រាប់អ្នកមុនពេលអ្នកយល់ព្រមចុះកិច្ចព្រមព្រៀងធានារ៉ាប់រងណាមួយ ។

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A fresh approach to health insurance

We understand that people have different health cover needs that can vary depending on age and lifestyle.

ANZ Health Insurance offers you affordable cover with a range of fresh options to suit your individual needs.

With ANZ Health Insurance, depending on your level of cover, you get:

- Full cover for hospital accommodation expenses within our network of Participating Hospitals
- Excess options that help reduce your premium
- An Excess Bonus feature to reduce your hospital excess and Top-up Bonuses on your extras
- Higher benefits thanks to our Members First optical providers
- Special offers if you have a baby

You'll find more details on our cover options in this brochure. For more information, you can also call 13 15 91 or visit anzhealth.com.au.

ANZ Health Insurance offers you a range of hospital and extras covers, allowing you to tailor your cover to suit you, your lifestyle and your budget.

Flexible cover options

Step 1: What cover suits you?

DIY cover – You can create your own package by mixing and matching your choice of hospital and extras covers.

Or

Tailored options – You can select one of our tailored options starting from page 22.

Step 2: Who do you want to cover?

Once you've found the level of cover that suits you, simply choose one of the following membership options:

Single: Cover for you only.

Single Parent: Covers you, plus your single children under 21 years and single full-time students under 25 years. Available on selected covers.

Single Parent Plus: Covers you, plus your single children up to the age of 25, regardless of whether they are studying or not and even if they live away from home.

Couples: Covers you and your partner.

Family: Cover for you, your partner, your single children under 21 years and single full-time students under 25 years.

Family Plus: Cover for you, your partner, and your single children up to 25 years of age.

Step 3: Want to join?

Joining is easy. Just call 13 15 91 to join over the phone or visit anzhealth.com.au to find out more.

Peace of mind with Bupa Australia

ANZ Health Insurance is offered by Bupa Australia Health (referred to as "We" and "Our" in this brochure), one of Australia's largest and most progressive health funds. Bupa Australia looks after over one million Australians and has been providing high quality cover and reliable service for more than 70 years.

Why private health insurance?

You can take advantage of these Government initiatives which are helping more Australians enjoy the benefits of private health cover:

At least 30% off your premiums

The Federal Government's Rebate on private health insurance means your premiums could be significantly reduced.

If you're aged under 65, you can save at least 30% on your premium. For those aged between 65 and 69, the Rebate increases to 35% and if you're aged 70 or over, it is 40%. The Rebate is available to all Australians who are eligible for Medicare and have private health cover.

You can choose to have the Rebate automatically deducted from your premiums or claim it as a tax rebate.

No Medicare Levy Surcharge

The Medicare Levy Surcharge is an additional 1% tax on top of the 1.5% Medicare Levy paid by all eligible Australian taxpayers. You'll have to pay the Surcharge if you earn over \$73,000 a year (singles) or \$146,000 a year (families)* and don't have private hospital cover.

Take out hospital cover with ANZ Health Insurance and you can ensure you don't have to pay the Medicare Levy Surcharge.[^] Depending on the cover you choose, your premium could be the same as, or even less than the Surcharge itself. So why not reduce the amount of tax you're paying and get the benefits of private health cover too? Ask your tax advisor for more information or visit ato.gov.au.

* Increases by \$1,500 per child after the first child.

[^] New thresholds are applicable as at 1 July 2009 and are indexed annually.

Avoid the Lifetime Health Cover loading

Under the Federal Government's Lifetime Health Cover initiative, you will pay a loading on your hospital cover premiums based on your age on 1 July prior to taking out private health insurance for the first time.

The good news is, if you take out hospital cover before you turn 31, and maintain it without a break (or any break less than three years), you won't have to pay a loading. Every year you delay taking out hospital cover, your loading increases by 2% up to a maximum of 70%. Once you've had hospital cover for 10 consecutive years you won't have to pay the loading any longer.

There are some situations where you will not have to pay the Lifetime Health Cover loading e.g. if you are 30 or under, if you had hospital cover at 1 July 2000 and have maintained it since, or if you were born on or before 1 July 1934. Contact us for more details.

It's all about choice

When you choose ANZ Health Insurance, you'll have the reassurance and certainty you expect from private cover.

ANZ Health Insurance gives you peace of mind and puts you in control of your health care.

Our hospital cover options put the power in your hands. You get to choose your own doctor or specialist and where you're treated. Hospital cover gives you access to quality health cover when you need it.

And our extras cover options help you with the cost of services such as dental, physiotherapy, optical, natural therapies and even massage – because we'll cover part of the cost.

With affordable covers to suit different stages of life and budgets, ANZ Health Insurance gives you security and protection when you need it most.

Hospital covers at a glance

Use the table below to compare the hospital cover options offered by ANZ Health Insurance.

Hospital Cover	Excess per year (capped at \$500 for singles and \$1000 for families)	Excess Bonus feature	Cover for hospital expenses in any Participating Hospital or public hospital (once waiting periods have been served)	See page
Top Hospital Cover	No	N/A	Yes	11
Hospital Cover with Excess Bonus Plus	Up to \$200 per admission	We'll waive your first excess (singles and single parents) or first two excesses (families) each calendar year	Yes	12
Hospital Cover with Excess Bonus	Up to \$300 per admission	We'll waive your first excess (singles and single parents) or first two excesses (families) each calendar year	Yes	13
Hospital Cover with Excess	Two excess options: \$400 or \$500 per admission	No	Yes	14
Hospital Saver Plus	Five excess options: Nil, \$200, \$300, \$400 or \$500 per admission	No	Minimum benefits for the duration of cover at an amount set by the Government for: Hip or knee replacement and cataract surgery.	15
Hospital Saver	Up to \$500 per admission	No	Minimum benefits for the duration of cover at an amount set by the Government for: Pregnancy related services (including childbirth), heart or artery-related services, psychiatric, assisted reproductive services (including IVF), hip or knee replacement, rehabilitation and cataract surgery.	16

Hospital Cover

What you're covered for

We cover your hospital and medical expenses if you are admitted to any hospital within our extensive network of Participating Hospitals, or public hospitals in Australia.

Our national network of Participating Hospitals gives you 100% cover for costs of in-hospital services, except for any excess or co-payment that applies to your cover.

Your hospital costs

These are the hospital's charges for your in-hospital services, which include:

- Accommodation for overnight or same-day stays
- Operating theatre, intensive care and labour ward fees
- Supplied pharmaceuticals approved by the Pharmaceutical Benefits Scheme and provided as part of your in-hospital treatment
- Allied services such as physiotherapy, occupational therapy and dietetics
- No Gap Protheses that are surgically-implanted and Government-recognised

See your Important Information brochure for more details about these benefits.

Your medical costs

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 Medicare Benefits Schedule – the amount set by the Federal Government for each medical service covered by Medicare.

Medicare pays 75% of the Schedule fee and ANZ Health Insurance pays the remaining 25%. If your specialist charges more than the Schedule fee, there will be a 'gap' for you to pay. However if your specialist uses our Ezyclaim system, this can help to eliminate or reduce the gap for you.

Ezyclaim – covering the gap

Ezyclaim is a direct billing system your specialist can use to eliminate or reduce the gap. An Ezyclaim specialist bills us directly so in most cases you won't receive a bill, and you don't incur any out-of-pocket expenses. And if there's a gap, you will be told about the amount before your treatment. So there's no unwanted surprises! Simply ask your specialist about Ezyclaim.

What's not covered?

While your hospital cover helps to pay for a wide range of in-hospital services, it's important you know there are occasions when you will not be fully covered and may incur large out-of-pocket expenses.

For example:

- At a non-Participating Hospital
- During a waiting period
- For services with restricted benefits, including surgical podiatry
- If the service is excluded from your level of cover; or
- For cosmetic surgery that is not clinically necessary and where benefits are not paid by Medicare

Please refer to the individual cover pages that follow and your *Important Information* brochure for more details.

Additional features and benefits

Many of our hospital covers include a range of features and benefits designed to add value and save you money. These are outlined below. To see which levels of cover they apply to, simply refer to the individual cover pages that follow.

Excess: An excess is an amount you agree to pay to help reduce your premium and is payable for overnight or same-day hospital admissions capped per calendar year at up to \$500 for singles and \$1000 for single parents and families.

Excess Bonus feature: This great feature is designed to save you money should you need to go to hospital. If you're on a Single or Single Parent membership you'll get one excess-free overnight or same day admission to hospital every calendar year, or if you're on a Family membership, two per calendar year.

Unemployment cover: If you lose your job, through involuntary retrenchment or are made redundant from full-time employment, your premiums will be covered for up to 12 months while you remain unemployed. Subject to eligibility, see your *Important Information* brochure for more details.

Emergency ambulance cover: On top of your hospital cover, you'll also receive cover for recognised emergency-only ambulance transport and on-the-spot treatment. This is capped per calendar year at one service for Single memberships and two services for Single Parent and Family memberships (except for members in WA). See your *Important Information* brochure for further details.

Baby Care: Baby Care is about taking care of the very youngest member of your family. It offers no excess on hospital admissions for children under the age of three. As an added bonus we'll also give you two free books – *What to expect when you're expecting* and *Toddler Taming*. On selected hospital covers. Subject to eligibility.

Special partner benefits: We'll help cover the costs for you partner should they need to stay in hospital with you. This includes a benefit towards accommodation and meal costs. Available on selected covers.

Health subscription refunds: You'll enjoy a 50% refund on a subscription to the Arthritis Foundation, Asthma Foundation, Diabetes Australia and for WA residents, Parkinson's WA. On selected hospital covers.

For full details and conditions about these benefits, refer to your *Important Information* brochure.

Top Hospital Cover

You receive comprehensive cover for your hospital and medical expenses with no excesses or co-payments – to help you enjoy peace of mind.

You get:

- Full hospital cover
- No excess
- Baby Care
- Unemployment cover
- Subscription refunds
- Special partner benefits

Plus:

- On top of your hospital cover, you'll also receive emergency ambulance cover (see page 10).

See your *Important Information* brochure for more details about these benefits.

Waiting periods

Initial waiting period, palliative care, psychiatric and rehabilitation services	2 months
Pre-existing ailments, illnesses or conditions and pregnancy (childbirth)	1 year

Hospital Cover with Excess Bonus Plus

You'll enjoy comprehensive cover for your hospital and in-patient medical expenses – plus you'll pay a lower premium because you agree to pay a \$200 excess. And, our Excess Bonus feature helps you save, because we'll waive your first excess (singles and single parents) and your first two excesses (families) each calendar year.

Your excess:

Up to \$200 per admission, capped at \$500 (singles) and \$1000 (single parents and families) per calendar year.

You get:

- 👉 Full hospital cover
- 👉 Excess Bonus feature
- 👉 Baby Care
- 👉 Unemployment cover
- 👉 Subscription refunds

Plus:

- 👉 On top of your hospital cover, you'll also receive emergency ambulance cover (see page 10).

See pages 8-10 and your *Important Information* brochure for more details about these benefits.

Waiting periods

Initial waiting period, palliative care, psychiatric and rehabilitation services	2 months
Pre-existing ailments, illnesses or conditions and pregnancy (childbirth)	1 year

Hospital Cover with Excess Bonus

Receive comprehensive cover for your hospital and in-patient medical expenses with a lower premium because you agree to pay a \$300 excess. Plus, our Excess Bonus feature helps you save, because we'll waive your first excess (singles and single parents) and your first two excesses (families) each calendar year.

Your excess:

Up to \$300 per admission, capped at \$500 (singles) and \$1000 (single parents and families) per calendar year.

You get:

- 👉 Full hospital cover
- 👉 Excess Bonus feature
- 👉 Baby Care
- 👉 Unemployment cover
- 👉 Subscription refunds

Plus:

- 👉 On top of your hospital cover, you'll also receive emergency ambulance cover (see page 10).

See pages 8-10 and your *Important Information* brochure for more details about these benefits.

Waiting periods

Initial waiting period, palliative care, psychiatric and rehabilitation services	2 months
Pre-existing ailments, illnesses or conditions and pregnancy (childbirth)	1 year

Hospital Cover with Excess

You'll get comprehensive cover for your hospital and in-patient medical expenses with a lower premium because you agree to pay an excess. And for greater flexibility, you have the choice between a \$400 or a \$500 excess.

Your excess:

Hospital Cover with Excess	up to \$400
Hospital Cover with Excess Level 5	up to \$500

Excess is payable per admission and is capped at \$500 (singles) and \$1000 (single parents and families) per calendar year.

You get:

- Full hospital cover
- Baby Care
- Unemployment cover

Plus:

- On top of your hospital cover, you'll also receive emergency ambulance cover (see page 10).

See pages 8-10 and your *Important Information* brochure for more details about these benefits.

Waiting periods

Initial waiting period, palliative care, psychiatric and rehabilitation services	2 months
Pre-existing ailments, illnesses or conditions and pregnancy (childbirth)	1 year

Hospital Saver Plus

A great choice if you want the security of hospital cover without paying for services you don't think you'll need until later in life. And for flexibility, you get to choose your preferred excess option to help reduce your premium.

Your excess:

Nil excess	\$0
Level 2	up to \$200
Level 3	up to \$300
Level 4	up to \$400
Level 5	up to \$500

Excess is payable per admission and is capped at \$500 (singles) and \$1000 (single parents and families) per calendar year.

You get:

- Private hospital cover for treatments, except where restricted benefits apply.

Plus:

- On top of your hospital cover, you'll also receive emergency ambulance cover (see page 10).

See pages 8-10 and your *Important Information* brochure for more details about these benefits.

Restricted benefits

For the duration of this cover, you receive cover for shared room accommodation in a public hospital only, with your choice of doctor, for:

- Hip or knee replacement
- Cataract surgery

Restricted benefits also apply across all hospital covers for surgical podiatry.

Waiting periods

Initial waiting period, palliative care, psychiatric and rehabilitation services	2 months
Pre-existing ailments, illnesses or conditions and pregnancy (childbirth)	1 year

Hospital Saver

This is a basic level of cover suitable for young people and those not wanting to start a family just yet. You can opt to pay a \$500 excess and in return, you'll enjoy lower premiums. This is an ideal option if you don't want to pay the Medicare Levy Surcharge.

Your excess:

Up to \$500 per admission, capped at \$500 (singles) and \$1000 (single parents and families) per calendar year.

You get:

- Private hospital cover for treatments, except where restricted benefits apply.

Plus:

- On top of your hospital cover, you'll also receive emergency ambulance cover (see page 10).

See pages 8-10 and your *Important Information* brochure for more details about these benefits.

Restricted benefits

For the duration of this cover, you receive cover for shared room accommodation in a public hospital only, with your choice of doctor, for:

- All pregnancy-related services (including childbirth)
- Heart or artery-related services
- Psychiatric
- Assisted reproductive services (including IVF)
- Hip or knee replacement
- Rehabilitation
- Cataract surgery

Restricted benefits also apply across all hospital covers for surgical podiatry.

Waiting periods

Initial waiting period, palliative care, psychiatric and rehabilitation services	2 months
Pre-existing ailments, illnesses or conditions and pregnancy (childbirth)	1 year

Why extras cover with ANZ Health Insurance?

Visible value on optical

Visit our Members First optical providers (Blink Optical, National Pharmacies Optical Stores and other selected independent optometrists) to receive better value and higher benefits on your optical purchases.

Plus you'll have access to:

- A range of fixed priced packages on glasses and contact lenses (no gap packages) – which could cost you nothing depending on your level of cover
- Up to \$100 off a wide range of fashion frames[#]
- Up to 90% back on most lenses depending on your level of cover
- 20% off a variety of sunglasses and non-standard contact lenses[#]

Optical benefits are subject to your level of cover, annual limits and waiting periods.

[#] Not in conjunction with any other offer.

Call us on 13 15 91 to find your nearest Members First optical provider.

More from your membership

We'll recognise you for your loyalty with us, no matter what extras cover you're on. Depending on which cover you choose (excluding General Dental), you can be rewarded with:

- **Benefit Bonuses** – After your first year of membership on extras cover with us, we add a Benefit Bonus to the amount you get back each time you claim.* Your Benefit Bonus increases by 2% every year, up to a maximum of 10%. Available on Gold Extras and Silver Extras.
- **Loyalty Maximums** – For most extras services we increase the amount you can claim up to in a year by 20% each year until it's double the amount of when you joined. Available

on Your Choice Extras, Standard Extras, Young Couples Choice, Young Singles Choice and Young Singles Saver.

* Annual maximum limits apply.

More ways to help you live well

Depending on your level of cover, you can access our Living Well programs. Living Well provides cover for courses and treatments which help you to live a healthier lifestyle. Visit one of our recognised providers to access the following services:

- Gym memberships*
- Yoga and Pilates courses*
- First aid courses
- Nicotine replacement therapy
- Weight management programs and some weight loss drugs

* Your doctor will need to complete the Living Well form to confirm the program is medically necessary for your health.

Get your benefit back instantly!

Electronic claiming is the fastest way to get your extras benefit. Approximately 40,000 dentists, physiotherapists, chiropractors, podiatrists and optical providers around Australia offer this service. Just swipe your membership card to claim your benefit on-the-spot, and you'll only pay the balance of your bill.

Waiting periods

The following waiting periods apply to all levels of extras cover outlined in this brochure:

Initial waiting period and home nursing	2 months
Living Well benefits, hire, repair and maintenance of health aids and appliances	6 months
Pre-existing ailments, illnesses or conditions	1 year
Major dental, orthodontics and selected health aids and appliances	1 year

Extras cover at a glance

Use the table below to compare the services covered under each ANZ Health Insurance extras option.

Depending on the level you choose, the set benefits and amount you can claim each year will vary. Just call 13 15 91 to find out more.

Extras Cover	Gold Generous benefits and great Annual Maximums	Silver Great benefits and Annual Maximums	Your Choice Choose any four of the services ticked below. You can change your choice each year.	Standard Cover for a range of commonly used services, without paying for items you don't think you'll use.	General Dental Cover for those costly visits to the dentist.
General Dental	✓	✓	✓	✓	✓
Major Dental	✓	✓	✓	Loyalty Maximums (the amount you can claim each year) for general dental, major dental and orthodontics* are combined.	
Orthodontics	✓	✓	✓		
Optical	✓	✓	✓	✓	
Physiotherapy	✓	✓	✓	✓	
Chiropractic / Osteopathy	✓	✓	✓	Loyalty Maximums (the amount you can claim each year) for physiotherapy, chiropractic, osteopathy, naturopathy, natural therapies and acupuncture are combined.	
Naturopathy	✓	✓	✓		
Natural Therapies	✓	✓	✓		
Acupuncture	✓	✓	✓	✓	
Living Well	✓	✓			
Pharmacy	✓	✓	✓		
Dietary	✓	✓			
Psychology	✓	✓			
Podiatry	✓	✓			
Home nursing	✓	✓			
Speech Therapy	✓	✓	✓		
Eye Therapy	✓	✓		Loyalty Maximums (the amount you can claim each year) for speech, eye and occupational therapy are combined.	
Occupational Therapy	✓	✓			
Health Aids and Appliances Asthma Pumps, Hearing Aids and Blood Glucose Monitors/INR blood testing devices and more. Also includes a benefit for the hire, repair and maintenance of health aids and appliances.	✓	✓			
Travel and accommodation expenses	✓	✓			

* Benefits are only payable if resulting from an accident.

Tailored options

Tailored options at a glance

We offer you a choice of pre-packaged tailored options that take the hard work out of choosing the right cover for your lifestyle.

You can select from one of our combinations of hospital and extras cover for fit and healthy young people. Or, if you're a family on a budget, Family Essentials Hospital Cover may be the right choice for you.



Tailored options	Covers for you	Page
Young Couples Choice	A comprehensive range of services, including hospital cover and extras services such as dental, natural therapies, massage and acupuncture – but you don't pay for things like pregnancy related services or hip replacements to keep your premium low. Plus, it costs less than the price of two Young Singles Choice covers.	24
Young Singles Choice	The same comprehensive range as Young Couples Choice, but with singles in mind. It gives you cover for what you want and leaves out the parts you don't think you'll need (like pregnancy related services or hip replacements).	26
Young Singles Saver	Cover for only the hospital services you think you're likely to need and extras services like dental, physio and chiro.	28
Active Sports Saver	A great package of hospital and extras made especially for young, active people on a budget. You get full hospital cover for accidents, dental surgery, minor knee operations and other commonly used services, plus extras cover for services like physio, dental and massage.	32
Family Essentials Hospital Cover	A great option for families on a budget. Everyone is covered for shared room accommodation and theatre fees if admitted to hospital as a result of an accident. Your children receive shared room accommodation and theatre fees at any public or Participating Hospital for any procedure, even if it's not as a result of an accident.	34

Young Couples Choice

This is a great hospital and extras package created with young couples in mind. We've kept the premiums low by excluding things you don't think you'll need until later in life and adding a co-payment. Plus, it costs less than taking out two Young Singles Choice covers.

Your co-payment:

- \$50 a day for overnight or same-day hospital admissions
- Capped at \$250 per hospital stay

Hospital cover

You get:

- Full hospital cover, except where restricted benefits or exclusions apply as listed below.

Plus:

- On top of your hospital cover, you'll also receive emergency ambulance cover (see page 10).

See pages 8-10 and your *Important Information* brochure for more details about these benefits.

Restricted benefits

You're covered with some restrictions for psychiatric or rehabilitation services for the duration of this cover (co-payment applies). For these services, you still get your choice of doctor, but with accommodation in a shared room in a public hospital only. If you choose to be treated in a private hospital or day centre for psychiatric or rehabilitation services, you will receive a lower level of benefits at an amount set by the Government for shared or single room accommodation. These benefits are not adequate to cover private hospital costs and are likely to result in large out-of-pocket expenses.

Exclusions

For the duration of this cover you will not receive cover for:

- All pregnancy-related services (including childbirth)
- Assisted reproductive services (including IVF)
- Heart or artery-related services
- Hip or knee replacement
- Cataract surgery

Extras cover

You get:

- General and major dental
- Orthodontics (if as a result of an accident)
- Optical and physiotherapy
- Chiropractic and osteopathy
- Natural therapies, including naturopathy, acupuncture, Chinese herbalism, homoeopathy, western herbalism and massage
- Travel vaccines

Plus, you receive a yearly Top-Up Bonus to put towards the cost of any eligible out-of-pocket expenses, so you can save even more on extras services. It starts at \$150 per membership for the first calendar year and increases each year until it's double that amount.+

Waiting periods

Hospital

Initial waiting period, palliative care, psychiatric and rehabilitation services	2 months
Pre-existing ailments, illnesses or conditions	1 year

Extras

Initial waiting period	2 months
Pre-existing ailments, illnesses or conditions and major dental*	1 year

+ Bonuses do not accumulate at the end of each year.

* After the waiting period, restricted benefits apply for psychiatric and rehabilitation services.

Young Singles Choice

A package of hospital and extras cover that's made with young singles in mind, plus a co-payment to keep your premiums low.

Your co-payment:

- \$50 a day for overnight or same-day hospital admissions
- Capped at \$250 per hospital stay

Hospital cover

You get:

- Full hospital cover, except where restricted benefits or exclusions apply as listed below.

Plus:

- On top of your hospital cover, you'll also receive emergency ambulance cover (see page 10).

See pages 8-10 and your *Important Information* brochure for more details about these benefits.

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For the duration of this cover you will not receive cover for:

- All pregnancy-related services (including childbirth)
- Assisted reproductive services (including IVF)
- Heart or artery-related services
- Hip or knee replacement
- Cataract surgery

Extras cover

You get:

- General and major dental
- Orthodontics (if as a result of an accident)
- Optical and physiotherapy
- Chiropractic and osteopathy
- Natural therapies, including naturopathy, acupuncture, Chinese herbalism, homoeopathy, western herbalism and massage
- Travel vaccines

Plus a yearly Top-Up Bonus to put towards the cost of any eligible out-of-pocket expenses, so you can save even more on extras services. It starts at \$75 for the first calendar year and increases each year until it's double that amount.+

Waiting periods

Hospital

Initial waiting period, palliative care, psychiatric and rehabilitation services	2 months
Pre-existing ailments, illnesses or conditions*	1 year

Extras

Initial waiting period	2 months
Pre-existing ailments, illnesses or conditions and major dental	1 year

+ Bonuses do not accumulate at the end of each year.

* After the waiting period, restricted benefits apply for psychiatric and rehabilitation services.

Young Singles Saver

A low cost package of hospital and extras cover that covers you for what you think you're likely to need or use, plus a co-payment to ensure your premiums stay affordable.

Your co-payment:

- \$50 a day for overnight or same-day hospital admissions
- Capped at \$250 per hospital stay

Hospital cover

You get:

Full hospital cover for:

- Accidentally sustained injuries needing urgent medical attention
- Knee operations (arthroscopy or meniscectomy)
- Appendicitis
- Removal of tonsils and adenoids
- Dental surgery
- Minor gynaecological surgery (not including laparoscopy surgery)

You get:

For other events, with your co-payment, you receive restricted benefits:

- Cover with your choice of doctor in a shared room in a public hospital.
- Minimum benefits for shared or single room accommodation in all private hospitals and day centres. You receive the minimum amount set by the Government each day in private hospitals and for same-day treatment in a private hospital. Theatre and labour ward fees in a private hospital are not covered. These benefits are not adequate to cover private hospital costs and are likely to result in large out-of-pocket expenses.

Plus:

- On top of your hospital cover, you'll also receive emergency ambulance cover (see page 10).

See pages 8-10 and your *Important Information* brochure for more details about these benefits.

Extras cover

You get:

- General and major dental
- Orthodontics (if as a result of an accident)
- Optical and physiotherapy
- Chiropractic and osteopathy
- Naturopathy
- Acupuncture
- Travel vaccines

Plus a yearly Top-Up Bonus to put towards the cost of any out-of-pocket expenses, so you can save even more on extras services. It starts at \$50 for the first calendar year and increases each year until it's double that amount.⁺

Waiting periods

Hospital

Initial waiting period, palliative care, psychiatric and rehabilitation services	2 months
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Pre-existing ailments, illnesses or conditions and pregnancy (childbirth)*	1 year
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Extras

Initial waiting period on extras	2 months
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Pre-existing ailments, illnesses or conditions and major dental	1 year
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⁺ Bonuses do not accumulate at the end of each year.

* After the waiting period, restricted benefits apply for psychiatric and rehabilitation services and pregnancy related services (including childbirth).



Active Sports Saver

A low cost package of hospital and extras with a co-payment to keep your premiums low. Whether you're into sport or just keeping fit, this health cover will keep you on the go.

Your co-payment:

- \$100 a day for overnight or same-day hospital admissions
- Capped at \$500 per hospital stay

Hospital cover

You get:

Full hospital cover for:

- Accidentally sustained injuries needing urgent medical attention
- Knee operations (arthroscopy or meniscectomy)
- Appendicitis
- Removal of tonsils and adenoids
- Dental surgery
- Minor gynaecological surgery (not including laparoscopy surgery)

Some sporting related injuries may be covered by sporting associations, in which case you will not receive a benefit from us. Please see your *Important Information* brochure for further details.

You get:

For other events, with your co-payment, you receive restricted benefits:

- Cover with your choice of doctor in a shared room in a public hospital.
- Minimum benefits for shared or single room accommodation in all private hospitals and day centres. You receive the minimum amount set by the Government each day in private hospitals and for same-day treatment in a private hospital. Theatre and labour ward fees in a private hospital are not covered. These benefits are not adequate to cover private hospital costs and are likely to result in large out-of-pocket expenses.

Plus:

- On top of your hospital cover, you'll also receive emergency ambulance cover (see page 10).

See pages 8-10 and your *Important Information* brochure for more details about these benefits.

Extras cover

You get:

- General dental
- Major dental and orthodontics (if as a result of an accident)
- Physiotherapy
- Chiropractic and osteopathy
- Natural therapies
- Podiatry
- Dietary
- Mouthguards

Waiting periods

Hospital

Initial waiting period, palliative care, psychiatric and rehabilitation services	2 months
Pre-existing ailments, illnesses or conditions and pregnancy (childbirth)*	1 year

Extras

Initial waiting period	2 months
Pre-existing ailments, illnesses or conditions and major dental	1 year

* After the waiting period, restricted benefits apply for psychiatric and rehabilitation services and pregnancy related services (including childbirth).

Family Essentials Hospital Cover

This is a great cover option for families looking for an affordable health cover solution. Your whole family has cover for accidents. For all other procedures your children receive a medium level of cover, while you and your partner receive a more basic level of cover.

You get:

Cover for accidents

If you or a family member are admitted to hospital as a result of an accident, you get full cover for the cost of shared room accommodation and theatre fees in all Participating Hospitals and public hospitals. Please refer to your Important Information brochure for the definition of an accident.

You get:

Cover for your children

If your children go to hospital for treatment not relating to an accident, they'll receive full cover for the cost of shared room accommodation and theatre fees, in all Participating Hospitals and public hospitals.

Cover for you and your partner

If you or your partner need hospital accommodation for treatment not resulting from an accident, you'll receive:

- In a public hospital – full cover for the cost of shared room accommodation with your choice of doctor and full cover for same-day treatment.
- In a private hospital – the minimum benefit set by the Government for shared room accommodation and a fixed benefit for same-day treatment.

This is not adequate to cover private hospital costs and is likely to result in large out-of-cost expenses. Theatre and labour ward fees in a private hospital are not covered.

You get:

The following benefits are applicable to both children and adults when hospitalised:

- Your in-hospital medical expenses up to the Medicare Benefits Schedule
- No Gap Protheses that are surgically-implanted and Government-recognised

Plus:

- On top of your hospital cover, you'll also receive emergency ambulance cover (see page 10).

See pages 8-10 and your *Important Information* brochure for more details on these benefits.

Waiting periods

Initial waiting period, palliative care, psychiatric and rehabilitation services	2 months
Pre-existing ailments, illnesses or conditions and pregnancy related services (including childbirth)	1 year

How to join

It's simple to join ANZ Health Insurance, here's how:

- ▶ Contact ANZ Health Insurance Customer Service on 13 15 91
 - 8.30am–8.30pm EST, Monday to Thursday
 - 8.30am–8.00pm EST, Friday
 - 9.00am–1.00pm EST, Saturday
- ▶ Email anzhealth@bupa.com.au

For more information or a quote

- ▶ Call 13 15 91
- ▶ Visit anzhealth.com.au
- ▶ Email anzhealth@bupa.com.au
- ▶ Fax 1800 354 563

For claims

- ▶ Fax 1800 810 087
- ▶ Write to PO Box 14639 Melbourne Vic 8001