

GMHBA PRODUCT INFORMATION SHEET

Fund Name: GMHBA Limited (including RACT, FRANK, FIT, Corporate and Budget Direct Health Insurance)

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Chief Executive Officer: Mr Mark Valena

Claims Enquiries: Claims Department via Provider telephone number (1300 301 437)

Membership Enquires: Membership Department via Service telephone number (1300 446 422)

Eligibility: <https://echeck.hambs.com.au/Login/tabid/63/Default.aspx?returnurl=%2fdefault.aspx> prior to patient admission.

GMHBA Health Insurance

Product: **Gold Ultimate Hospital with AIA Vitality: VUH1, VUH2**

Description: Comprehensive cover for total peace of mind with AHSa benefits.

Single and shared room accommodation in participating private hospitals.

Other: When you are admitted to a single room in a public hospital you are entitled to the minimum shared room rate under the Private Health Insurance Act for private hospital admissions, which could result in out-of-pocket costs to you. Ensure you receive written informed financial consent for any admission into a single room in a public hospital.

Exclusions: ✘ Cosmetic surgery that's not medically necessary

Restrictions: Nil

Moiety per day: Nil

Excess: No excess applies for child dependants under 21.

Level 1 excess

Level 2 excess

Level 3 excess

Excess Options Table	Closed to new members - VUH1	VUH2	VUH3
Admission excess (private hospital – overnight)	\$250	\$500	\$750
Waived for private hospital day stays	YES	YES	YES
Admission excess (public hospital or day stay)	\$125	\$250	\$375
Maximum annual excess - per person	\$250	\$500	\$750
Maximum annual excess – singles	\$250	\$500	\$750
Maximum annual excess – families	\$500	\$1,000	\$1,500

Product: CLOSED TO NEW MEMBERS - **GMHBA Gold Hospital with Gap Saver: PGH0, PGH1, PGH2**

Description: Comprehensive cover for total peace of mind with AHSa benefits and a single room guarantee.

Single and shared room accommodation in participating private hospitals.

Other: When you are admitted to a single room in a public hospital you are entitled to the minimum shared room rate under the Private Health Insurance Act for private hospital admissions, which could result in out-of-pocket costs to you. Ensure you receive written informed financial consent for any admission into a single room in a public hospital.

Exclusions: ✗ Cosmetic surgery that's not medically necessary

Restrictions: Nil

Moiety per day: Nil

Excess: No excess applies for child dependants under 21.

Excess Options Table	Level 0 nil excess	Level 1 excess	Level 2 excess
	PGH0	PGH1	PGH2
Admission excess (private hospital – overnight)	nil	\$250	\$500
Admission excess (public hospital or day stay)	nil	\$125	\$250
Maximum annual excess - per person	nil	\$250	\$500
Maximum annual excess – singles	nil	\$250	\$500
Maximum annual excess – families	nil	\$500	\$1,000

Product: CLOSED TO NEW MEMBERS - **GMHBA Silver Plus (no pregnancy) with Gap Saver: PGN0, PGN1, PGN2**

Description: Comprehensive cover for total peace of mind with AHSA benefits and a single room guarantee.
Single and shared room accommodation in participating private hospitals.

Other: When you are admitted to a single room in a public hospital you are entitled to the minimum shared room rate under the Private Health Insurance Act for private hospital admissions, which could result in out-of-pocket costs to you. Ensure you receive written informed financial consent for any admission into a single room in a public hospital.

Exclusions: * Pregnancy and birth * Cosmetic surgery that's not medically necessary
* Assisted reproductive services

Restrictions: Nil

Moiety per day: Nil

Excess: No excess applies for child dependants under 21.

Excess Options Table	Level 0 nil excess	Level 1 excess	Level 2 excess
	PGN0	PGN1	PGN2
Admission excess (private hospital – overnight)	nil	\$250	\$500
Admission excess (public hospital or day stay)	nil	\$125	\$250
Maximum annual excess - per person	nil	\$250	\$500
Maximum annual excess – singles	nil	\$250	\$500
Maximum annual excess – families	nil	\$500	\$1,000

Product: **CLOSED TO NEW MEMBERS - GMHBA Gold Premium Family Package: GPFp1, GPFp2**

Description: Comprehensive cover for total peace of mind with pregnancy cover and a single room guarantee.
Single and shared room accommodation in participating private hospitals.

Other: When you are admitted to a single room in a public hospital you are entitled to the minimum shared room rate under the Private Health Insurance Act for private hospital admissions, which could result in out-of-pocket costs to you. Ensure you receive written informed financial consent for any admission into a single room in a public hospital.

Exclusions: * Cosmetic surgery that's not medically necessary

Restrictions: Nil

Moiety per day: Nil

Excess: No excess applies for child dependants under 21.

Excess Options Table	Level 1 excess	Level 2 excess
	GPFp1	GPFp2
Admission excess (private hospital – overnight)	\$250	\$500

Admission excess (public hospital or day stay)	\$125	\$250
Maximum annual excess - per person	\$250	\$500
Maximum annual excess – singles	\$250	\$500
Maximum annual excess – families	\$500	\$1,000

Product: **CLOSED TO NEW MEMBERS - GMHBA Silver Plus Premium Family Package (no pregnancy): GPFpN1, GPFp**

Description: Comprehensive cover for total peace of mind excluding obstetrics and IVF services. Includes single room guarantee.

Single and shared room accommodation in participating private hospitals.

Other: When you are admitted to a single room in a public hospital you are entitled to the minimum shared room rate under the Private Health Insurance Act for private hospital admissions, which could result in out-of-pocket costs to you. Ensure you receive written informed financial consent for any admission into a single room in a public hospital.

Exclusions: * Pregnancy and birth * Cosmetic surgery that's not medically necessary
* Assisted reproductive services

Restrictions: Nil

Moiety per day: Nil

Excess: No excess applies for child dependants under 21.

Excess Options Table	Level 1 excess	Level 2 excess
	<i>GPFpN1</i>	<i>GPFpN2</i>
Admission excess (private hospital – overnight)	\$250	\$500
Admission excess (public hospital or day stay)	\$125	\$250
Maximum annual excess - per person	\$250	\$500
Maximum annual excess – singles	\$250	\$500
Maximum annual excess – families	\$500	\$1,000

Product: **Silver Plus Premium Hospital with AIA Vitality: VPN1, VPN2**

Description: High level of cover for a wide range of treatments with AHSA medical gap benefits. Single and shared room accommodation in participating private hospitals

Other: When you are admitted to a single room in a public hospital you are entitled to the minimum shared room rate under the Private Health Insurance Act for private hospital admissions, which could result in out-of-pocket costs to you. Ensure you receive written informed financial consent for any admission into a single room in a public hospital.

Exclusions: * Pregnancy and birth * Weight Loss Surgery
 * Assisted reproductive services
 * Cosmetic surgery that's not medically necessary

Restrictions: Hospital Psychiatric Services

Moiety per day: Nil

Excess: No excess applies for child dependants under 21.

Excess Options Table	Level 1 excess	Level 2 excess	Level 3 excess
	<i>Closed to new members VPN1</i>	<i>VPN2</i>	<i>VPN3</i>
Admission excess (private hospital – overnight)	\$250	\$500	\$750
Waived for private hospital day stays	YES	YES	YES
Admission excess (public hospital or day stay)	\$125	\$250	\$375
Maximum annual excess - per person	\$250	\$500	\$750
Maximum annual excess – singles	\$250	\$500	\$750
Maximum annual excess – families	\$500	\$1,000	\$1,500

Product: **GMHBA Silver Plus Premium Hospital - PrN1, PrN2**

Description: High level of cover for a wide range of treatments with AHSA medical gap benefits. Single and shared room accommodation in participating private hospitals

Other: When you are admitted to a single room in a public hospital you are entitled to the minimum shared room rate under the Private Health Insurance Act for private hospital admissions, which could result in out-of-pocket costs to you. Ensure you receive written informed financial consent for any admission into a single room in a public hospital.

Exclusions: * Pregnancy and birth * Weight Loss Surgery
 * Assisted reproductive services
 * Cosmetic surgery that's not medically necessary

Restrictions: Hospital Psychiatric Services

Moiety per day: Nil

Excess: No excess applies for child dependants under 21.

Excess Options Table	Level 1 excess	Level 2 excess	Level 3 excess
	VPN1	VPN2	VPN3
Admission excess (private hospital – overnight)	\$250	\$500	\$750
Admission excess (public hospital or day stay)	\$125	\$250	\$375
Maximum annual excess - per person	\$250	\$500	\$750
Maximum annual excess – singles	\$250	\$500	\$750
Maximum annual excess – families	\$500	\$1,000	\$1,500

Product:

CLOSED TO NEW MEMBERS - GMHBA Gold Hospital Cover: GH0, GH1, GH2

Description:

High level of cover for a wide range of treatments with AHS medical gap benefits. Single and shared room accommodation in participating private hospitals

Other:

When you are admitted to a single room in a public hospital you are entitled to the minimum shared room rate under the Private Health Insurance Act for private hospital admissions, which could result in out-of-pocket costs to you. Ensure you receive written informed financial consent for any admission into a single room in a public hospital.

Exclusions:

* Cosmetic surgery that's not medically necessary

Restrictions:

Nil

Moiety per day:

Nil

Excess:

No excess applies for child dependants under 21.

Excess options table	Level 0 nil excess	Level 1 excess	Level 2 excess
	GH0	GH1	GH2
Admission excess (private hospital – overnight)	nil	\$250	\$500
Admission excess (public hospital or day stay)	nil	\$125	\$250
Maximum annual excess - per person	nil	\$250	\$500
Maximum annual excess – singles	nil	\$250	\$500
Maximum annual excess – families	nil	\$500	\$1,000

Product:

CLOSED TO NEW MEMBERS - GMHBA Silver Plus Hospital (no pregnancy) Cover: GN0, GN1, GN2

Description: Comprehensive cover for total peace of mind excluding obstetrics and IVF services. Includes single room guarantee.
Single and shared room accommodation in participating private hospitals

Other: When you are admitted to a single room in a public hospital you are entitled to the minimum shared room rate under the Private Health Insurance Act for private hospital admissions, which could result in out-of-pocket costs to you. Ensure you receive written informed financial consent for any admission into a single room in a public hospital.

Exclusions: * Pregnancy and birth * Cosmetic surgery that's not medically necessary
* Assisted reproductive services

Restrictions: Nil

Moiety per day: Nil

Excess: No excess applies for child dependants under 21.

Excess options table	Level 0 nil excess	Level 1 excess	Level 2 excess
	GN0	GN1	GN2
Admission excess (private hospital – overnight)	nil	\$250	\$500
Admission excess (public hospital or day stay)	nil	\$125	\$250
Maximum annual excess - per person	nil	\$250	\$500
Maximum annual excess – singles	nil	\$250	\$500
Maximum annual excess – families	nil	\$500	\$1,000

Product: **CLOSED TO NEW MEMBERS - GMHBA Silver Plus Everyday Family Package GEFp1, GEFp2**

Description: Moderate level of cover for common treatments in a private hospital including cover for pregnancy. Restrictions and exclusions on some services to help reduce the premiums. Single room guarantee.

Other: When you are admitted to a single room in a public hospital you are entitled to the minimum shared room rate under the Private Health Insurance Act for private hospital admissions, which could result in out-of-pocket costs to you. Ensure you receive written informed financial consent for any admission into a single room in a public hospital.

Exclusions: * Cataracts * Weight loss surgery
* Joint replacements * Insulin pumps
* Dialysis for chronic kidney disease * Pain management with device
* Sleep studies * Cosmetic surgery that's not medically necessary

Restrictions: - Hospital psychiatric Services - Rehabilitation
- Palliative Care

Moiety per day: Nil

Excess: No excess applies for child dependants under 21.

Excess options table	Level 1 excess	Level 2 excess
	GEFp1	GEFp2
Admission excess (private hospital – overnight)	\$250	\$500
Admission excess (public hospital or day stay)	\$125	\$250
Maximum annual excess - per person	\$250	\$500
Maximum annual excess - singles	\$250	\$500
Maximum annual excess - families	\$500	\$1,000

Product: **CLOSED TO NEW MEMBERS - GMHBA Silver Everyday Family Package (no pregnancy) GEFpN1, GEFpN2**

Description: Moderate level of cover for common treatments in a private hospital. Restrictions and exclusions on some services to help reduce the premiums. Single room guarantee.

Other: When you are admitted to a single room in a public hospital you are entitled to the minimum shared room rate under the Private Health Insurance Act for private hospital admissions, which could result in out-of-pocket costs to you. Ensure you receive written informed financial consent for any admission into a single room in a public hospital.

Exclusions:

* Cataracts	* Weight loss surgery
* Joint replacements	* Insulin pumps
* Dialysis for chronic kidney disease	* Pain management with device
* Pregnancy and birth	* Sleep studies
* Assisted reproductive services	* Cosmetic surgery that's not medically necessary

Restrictions:

- Hospital psychiatric Services	- Rehabilitation
- Palliative Care	

Moiety per day: Nil

Excess: No excess applies for child dependants under 21.

Excess options table	Level 1 excess	Level 2 excess
	SH1	SH2
Admission excess (private hospital – overnight)	\$250	\$500
Admission excess (public hospital or day stay)	\$125	\$250
Maximum annual excess - per person	\$250	\$500
Maximum annual excess - singles	\$250	\$500
Maximum annual excess - families	\$500	\$1,000

Product: **GMHBA Silver Plus Hospital Cover: SPH0, SPH1, SPH2**

Description: Moderate level of cover for common treatments in a private hospital excluding a select range of treatments and services to help reduce the premiums. Shared and private room accommodation in participating private hospitals.

Other: When you are admitted to a single room in a public hospital you are entitled to the minimum shared room rate under the Private Health Insurance Act for private hospital admissions, which could result in out-of-pocket costs to you. Ensure you receive written informed financial consent for any admission into a single room in a public hospital.

Exclusions:

- ✗ Cataracts
- ✗ Joint replacements
- ✗ Dialysis for chronic kidney disease
- ✗ Pregnancy and birth
- ✗ Cosmetic surgery that's not medically necessary
- ✗ Weight loss surgery
- ✗ Insulin pumps
- ✗ Pain management with device
- ✗ Assisted reproductive services

Restrictions: Hospital psychiatric services

Moiety per day: Nil

Excess: Unlike Gold Hospital and Family Packages, excess applies for child dependants on all Silver Hospital covers.

Excess options table	Level 0 nil excess	Level 1 excess	Level 2 excess
	<i>Closed to new members SPH0</i>	<i>SPH1</i>	<i>SPH2</i>
Admission excess (private hospital – overnight)	nil	\$250	\$500
Admission excess (public hospital or day stay)	nil	\$125	\$250
Maximum annual excess - per person	nil	\$250	\$500
Maximum annual excess - singles	nil	\$250	\$500
Maximum annual excess - families	nil	\$500	\$1,000

Product: **CLOSED TO NEW MEMBERS - GMHBA Silver Hospital (with Co-payment) Cover: SH0, SH1, SH2**

Description: Moderate level of cover for common treatments in a private hospital excluding a select range of treatments and services to help reduce the premiums. Shared room accommodation in participating private hospitals & partial cover in a single room (co-payment applies).

Other: When you are admitted to a single room in a public hospital you are entitled to the minimum shared room rate under the Private Health Insurance Act for private hospital admissions, which could result in out-of-pocket costs to you. Ensure you receive written informed financial consent for any admission into a single room in a public hospital.

Exclusions:

✗ Cataracts	✗ Weight loss surgery
✗ Joint replacements	✗ Insulin pumps
✗ Dialysis for chronic kidney disease	✗ Pain management with device
✗ Pregnancy and birth	✗ Sleep studies
✗ Assisted reproductive services	✗ Cosmetic surgery that's not medically necessary

Moiety per day: Partial cover in a single room (a co-payment of \$100 per day, capped at 7 days per admission applies)

Excess: Unlike Gold Hospital and Family Packages, excess applies for child dependants on all Silver Hospital covers.

Excess options table	Level 0 nil excess	Level 1 excess	Level 2 excess
	SH0	SH1	SH2
Admission excess (private hospital – overnight)	nil	\$250	\$500
Admission excess (public hospital or day stay)	nil	\$125	\$250
Maximum annual excess - per person	nil	\$250	\$500
Maximum annual excess - singles	nil	\$250	\$500
Maximum annual excess - families	nil	\$500	\$1,000

Product: [Silver Package with AIA Vitality: VMp2](#)

Description: A moderate level of cover for treatment in shared or single room accommodation as a private patient in a private hospital. There are some restrictions and exclusions to reduce the premium. There may be out-of-pocket costs for single room stays in a public hospital, call GMHBA for more information.

When you are admitted to a single room in a public hospital you are entitled to the minimum shared room rate under the Private Health Insurance Act for private hospital admissions, which could result in out-of-pocket costs to you. Ensure you receive written informed financial consent for any admission into a single room in a public hospital.

Exclusions:

✗ Cataracts	✗ Weight loss surgery
✗ Joint replacements	✗ Insulin pumps
✗ Dialysis for chronic kidney disease	✗ Pain management with device
✗ Pregnancy and birth	✗ Sleep studies
✗ Assisted reproductive services	✗ Cosmetic surgery that's not medically necessary

Restrictions: - Hospital psychiatric Services

- Palliative Care

Moiety per day:

For a single room in a public hospital or treatment in a private hospital will result in significant out of pocket expenses, *public*

Excess:

No excess applies for child dependants under 21.

Admission Type	Excess VMp2
Admission excess (private hospital – overnight)	\$750
Admission excess (public hospital or day stay)	\$375
Maximum annual excess - per person	\$750
Maximum annual excess - singles	\$750
Maximum annual excess - families	\$1,500

Product:

Silver Core Hospital with AIA Vitality: VSC2

Description:

A moderate level of cover for treatment in shared or single room accommodation as a private patient in a private hospital. There are some restrictions and exclusions to reduce the premium. There may be out-of-pocket costs for single room stays in a public hospital, call GMHBA for more information.

When you are admitted to a single room in a public hospital you are entitled to the minimum shared room rate under the Private Health Insurance Act for private hospital admissions, which could result in out-of-pocket costs to you. Ensure you receive written informed financial consent for any admission into a single room in a public hospital.

Exclusions:

- * Cataracts
- * Joint replacements
- * Dialysis for chronic kidney disease
- * Pregnancy and birth
- * Assisted reproductive services
- * Weight loss surgery
- * Insulin pumps
- * Pain management with device
- * Sleep studies
- * Cosmetic surgery that's not medically necessary

Restrictions:

- Hospital psychiatric Services
- Palliative Care
- Rehabilitation

Moiety per day:

For a single room in a public hospital or treatment in a private hospital will result in significant out of pocket expenses, *public*

Excess:

No excess applies for child dependants under 21.

Admission Type	Excess VSC2	Excess VSC3
Admission excess (private hospital – overnight)	\$500	\$750
Waived for private hospital day stays	YES	YES
Admission excess (public hospital or day stay)	\$250	\$375

Maximum annual excess - per person	\$500	\$750
Maximum annual excess – singles	\$500	\$750
Maximum annual excess – families	\$1,000	\$1,500

Product:

GMHBA Bronze Hospital Plus - Corporate:

Description:

A basic level of cover for treatment in shared or single room accommodation as a private patient in a private hospital for a range of common services. There are some restrictions and exclusions to reduce the premium. There may be out-of-pocket costs for single room stays in a public hospital, call GMHBA for more information.

When you are admitted to a single room in a public hospital you are entitled to the minimum shared room rate under the Private Health Insurance Act for private hospital admissions, which could result in out-of-pocket costs to you. Ensure you receive written informed financial consent for any admission into a single room in a public hospital.

Exclusions:

- * Cataracts
- * Joint replacements
- * Dialysis for chronic kidney disease
- * Pregnancy and birth
- * Assisted reproductive services
- * Heart and vascular system
- * Weight loss surgery
- * Insulin pumps
- * Pain management with device
- * Lung and chest
- * Cosmetic surgery that's not medically necessary

Restrictions:

- Hospital psychiatric Services
- Palliative Care
- Rehabilitation

Moiety per day:

For a single room in a public hospital or treatment in a private hospital will result in significant out of pocket expenses, *public*

Excess:

Admission Type	Excess CBH2
Admission excess (private hospital – overnight)	\$500
Admission excess (public hospital or day stay)	\$250
Maximum annual excess - per person	\$500
Maximum annual excess - singles	\$500
Maximum annual excess - families	\$1,000

Product:

GMHBA Bronze Plus Hospital: BPH2

Description: A basic level of cover for treatment in shared or single room accommodation as a private patient in a private hospital for a range of common services. There are some restrictions and exclusions to reduce the premium. There may be out-of-pocket costs for single room stays in a public hospital, call GMHBA for more information.

When you are admitted to a single room in a public hospital you are entitled to the minimum shared room rate under the Private Health Insurance Act for private hospital admissions, which could result in out-of-pocket costs to you. Ensure you receive written informed financial consent for any admission into a single room in a public hospital.

Exclusions:

✗ Cataracts	✗ Weight loss surgery
✗ Joint replacements	✗ Insulin pumps
✗ Dialysis for chronic kidney disease	✗ Pain management with device
✗ Pregnancy and birth	✗ Sleep studies
✗ Assisted reproductive services	✗ Lung and chest
✗ Heart and vascular system	✗ Back, neck and spine
✗ Podiatric surgery (provided by an accredited podiatric surgeon)	
✗ Implementation of hearing devices	✗ Cosmetic surgery that's not medically necessary

Restrictions:

- Hospital psychiatric Services	- Rehabilitation
- Palliative Care	

Moiety per day: For a single room in a public hospital or treatment in a private hospital will result in significant out of pocket expenses, *public*

Excess:

Admission Type	Excess <i>BPH2</i>
Admission excess (private hospital – overnight)	\$750
Admission excess (public hospital or day stay)	\$375
Maximum annual excess - per person	\$750
Maximum annual excess - singles	\$750
Maximum annual excess - families	\$1,500

Product: **Bronze Plus Package with AIA Vitality: VBp2**

Description: A basic level of cover for treatment in shared or single room accommodation as a private patient in a private hospital for a range of common services. There are some restrictions and exclusions to reduce the premium. There may be out-of-pocket costs for single room stays in a public hospital, call GMHBA for more information.

When you are admitted to a single room in a public hospital you are entitled to the minimum shared room rate under the Private Health Insurance Act for private hospital admissions, which could result in out-of-pocket costs to you. Ensure you receive written informed financial consent for any admission into a single room in a public hospital.

- Exclusions:**
- ✗ Cataracts
 - ✗ Joint replacements
 - ✗ Dialysis for chronic kidney disease
 - ✗ Pregnancy and birth
 - ✗ Assisted reproductive services
 - ✗ Heart and vascular system
 - ✗ Podiatric surgery (provided by an accredited podiatrist)
 - ✗ Cosmetic surgery that's not medically necessary
 - ✗ Weight loss surgery
 - ✗ Insulin pumps
 - ✗ Pain management with device
 - ✗ Implementation of hearing devices
 - ✗ Lung and chest
 - ✗ Back, neck and spine
 - ✗ Sleep studies

- Restrictions:**
- Hospital psychiatric Services
 - Palliative Care
 - Rehabilitation

Moiety per day: For a single room in a public hospital or treatment in a private hospital will result in significant out of pocket expenses, *public*

Excess: No excess applies for child dependants under 21.

Admission Type	Excess VBp2
Admission excess (private hospital – overnight)	\$750
Admission excess (public hospital or day stay)	\$375
Maximum annual excess - per person	\$750
Maximum annual excess - singles	\$750
Maximum annual excess - families	\$1,500

Product: **Bronze Essential Hospital with AIA Vitality: VBE3**

Description: A basic level of cover for treatment in shared or single room accommodation as a private patient in a private hospital for a

When you are admitted to a single room in a public hospital you are entitled to the minimum shared room rate under the Private Health Insurance Act for private hospital admissions, which could result in out-of-pocket costs to you. Ensure you receive written informed financial consent for any admission into a single room in a public hospital.

- Exclusions:**
- ✗ Cataracts
 - ✗ Joint replacements
 - ✗ Dialysis for chronic kidney disease
 - ✗ Pregnancy and birth
 - ✗ Weight loss surgery
 - ✗ Insulin pumps
 - ✗ Pain management with device
 - ✗ Implementation of hearing devices

- ✗ Assisted reproductive services
- ✗ Heart and vascular system
- ✗ Podiatric surgery (provided by an accredited podiatric surgeon)
- ✗ Plastic and reconstructive surgery (Medically necessary)
- ✗ Dental Surgery
- ✗ Blood
- ✗ Lung and chest
- ✗ Back, neck and spine
- ✗ Sleep studies
- ✗ Cosmetic surgery

Restrictions:

- Hospital psychiatric Services
- Palliative Care
- Rehabilitation

Moiety per day:

For a single room in a public hospital or treatment in a private hospital will result in significant out of pocket expenses, *public*

Excess:

No excess applies for child dependants under 21.

Excess:

Admission Type	Excess VBE3
Admission excess (private hospital – overnight)	\$750
Waived for private hospital day stays	YES
Admission excess (public hospital or day stay)	\$375
Maximum annual excess - per person	\$750
Maximum annual excess – singles	\$750
Maximum annual excess – families	\$1,500

Product:

CLOSED TO NEW MEMBERS - GMHBA Basic Plus Starter Family Package: GSFp1, GSFp2

Description:

A basic level of cover for treatment in shared room accommodation as a private patient in a private hospital for a limited range

When you are admitted to a single room in a public hospital you are entitled to the minimum shared room rate under the

Exclusions:

- ✗ Gynaecology
- ✗ Weight Loss Surgery
- ✗ Cosmetic surgery that's not medically necessary
- ✗ Dialysis for chronic kidney disease
- ✗ Insulin pumps

Restrictions:

- All other clinical categories

Inclusions (Private):

- ✓ Tonsils, adenoids and grommets
- ✓ Joint reconstructions
- ✓ Dental surgery
- ✓ Hernia and appendix
- ✓ Gastrointestinal endoscopy

Moiety per day:

For a single room in a public hospital or treatment in a private hospital (not services not covered) will result in significant out of pocket expenses. Additional private hospital costs such as theatre and delivery suite charges are not covered by Starter Family Package.

Excess:

No excess applies for child dependants under 21.

Excess options table	Level 1 excess	Level 2 excess
	<i>GSFp1</i>	<i>GSFp2</i>
Maximum annual excess - per person	\$250	\$500
Maximum annual excess - singles	\$250	\$500
Maximum annual excess - families	\$500	\$1,000

Product:

GMHBA Bronze Hospital Cover: BH0, BH1, BH2

Description:

A basic level of cover for treatment in shared room accommodation as a private patient in a public hospital with some exclusions to reduce the premium. Fixed benefits are paid for private hospitals, call GMHBA for more information.

Other:

When you are admitted to a single room in a public hospital you are entitled to the minimum shared room rate under the Private Health Insurance Act for private hospital admissions, which could result in out-of-pocket costs to you. Ensure you receive written informed financial consent for any admission into a single room in a public hospital.

Exclusions:

- ✗ Dialysis for chronic kidney disease
- ✗ Weight loss surgery
- ✗ Cosmetic surgery that's not medically necessary
- ✗ Insulin pumps

Moiety per day:

A single room in a public hospital (see above) or any treatment in a private hospital will result in significant out of pocket expenses. It will depend on the type of treatment, accommodation or surgery received and length of hospital stay.

Additional private hospital costs such as theatre and delivery suite charges are not covered by Bronze Hospital Cover.

Excess:

Unlike Gold Hospital and Family Packages; excess applies for child dependants of all Bronze Hospital covers.

Excess options table	Level 0 nil excess	Level 1 excess	Level 2 excess
	<i>Closed to new members BH0</i>	<i>Closed to new members BH1</i>	<i>BH2</i>
Maximum annual excess - per person	nil	\$250	\$500
Maximum annual excess - singles	nil	\$250	\$500
Maximum annual excess - families	nil	\$500	\$1,000

Product: CLOSED TO NEW MEMBERS - **GMHBA Silver Young Singles Package: SHYSZe**

Description: Moderate level of benefits with exclusions and restrictions provides shared room accommodation in participating private hospitals and partial cover in a single room.

Other: When you are admitted to a single room in a public hospital you are entitled to the minimum shared room rate under the Private Health Insurance Act for private hospital admissions, which could result in out-of-pocket costs to you. Ensure you receive written informed financial consent for any admission into a single room in a public hospital.

Exclusions:

✗ Cataracts	✗ Weight loss surgery
✗ Joint replacements	✗ Insulin pumps
✗ Dialysis for chronic kidney disease	✗ Pain management with device
✗ Pregnancy and birth	✗ Sleep studies
✗ Assisted reproductive services	✗ Cosmetic surgery that's not medically necessary

Restrictions:

- Psychiatric	- Rehabilitation
- Palliative care	

Moiety per day: Partial cover in a single room (a co-payment of \$100 per day, capped at 7 days per admission applies)

Excess:

Admission Type	Excess <i>SHYSZe</i>
Admission excess (private hospital - overnight)	\$250
Admission excess (public hospital or day stay)	\$125
Maximum annual excess	\$250

Product: CLOSED TO NEW MEMBERS - **GMHBA Bronze Young Singles Package: BHYSZp**

Description: For services not listed under exclusions the cover provides cover for shared room accommodation costs when you're admitted as a private patient in a public hospital. Fixed benefits, *public hospital default benefits only*, are paid for private hospitals and hospitals should contact GMHBA for more information.

Other: When you are admitted to a single room in a public hospital you are entitled to the minimum shared room rate under the Private Health Insurance Act for private hospital admissions, which could result in out-of-pocket costs to you. Ensure you receive written informed financial consent for any admission into a single room in a public hospital.

Exclusions:

✗ Cataracts	✗ Pregnancy and birth
✗ Joint replacements	✗ Assisted reproductive services

- ✗ Dialysis for chronic kidney disease
- ✗ Insulin pumps
- ✗ Weight loss surgery
- ✗ Cosmetic surgery that's not medically necessary

Moiety per day:

A single room in a public hospital (see above) or any treatment in a private hospital will result in significant out of pocket expenses. It will depend on the type of treatment, accommodation or surgery received and length of hospital stay. Additional private hospital costs, like theatre or delivery suite charges are not covered by Bronze Young Singles cover.

Excess:

Admission Type	Excess <i>BHYSZp</i>
Maximum annual excess	\$500

Product:

GMHBA Basic Plus Package - bCP3ap

Description:

Entry level private hospital and extras cover designed for young people starting out in health insurance.

Other:

When you are admitted to a single room in a public hospital you are entitled to the minimum shared room rate under the Private Health Insurance Act for private hospital admissions, which could result in out-of-pocket costs to you. Ensure you receive written informed financial consent for any admission into a single room in a public hospital.

Inclusions (private):

- ✓ Eye (Not cataracts)
- ✓ Joint reconstructions
- ✓ Ear, nose and throat
- ✓ Hernia and appendix
- ✓ Tonsils, adenoids and grommets
- ✓ Dental surgery

Restrictions:

- Hospital psychiatric Services
- Rehabilitation
- Palliative Care

Exclusions:

- ✗ All other clinical categories not listed as a restriction or inclusion

Excess:

Admission Type	Level 1 Excess <i>bCP3ap</i>
Admission excess (private hospital - overnight)	\$750
Admission excess (private hospital or day stay)	\$375
Maximum annual excess - per person	\$750
Maximum annual excess - singles	\$750
Maximum annual excess - couples	\$1,500

Product:

GMHBA Bronze Plus Package - brP3ap

Description:

Easy to understand private hospital and extras that covers you for what matters without paying for things you don't need.

Other: When you are admitted to a single room in a public hospital you are entitled to the minimum shared room rate under the Private Health Insurance Act for private hospital admissions, which could result in out-of-pocket costs to you. Ensure you receive written informed financial consent for any admission into a single room in a public hospital.

- Exclusions:**
- ✗ Heart and vascular system
 - ✗ Blood
 - ✗ Plastic and reconstructive surgery (medically necessary)
 - ✗ Podiatric surgery
 - ✗ Cataracts
 - ✗ Dialysis for chronic kidney disease
 - ✗ Pregnancy and birth
 - ✗ Weight loss surgery
 - ✗ Pain management with device
 - ✗ Lung and chest
 - ✗ Back, neck and spine
 - ✗ Implementation of hearing devices
 - ✗ Insulin pumps
 - ✗ Joint replacements
 - ✗ Assisted reproductive services
 - ✗ Sleep studies

- Restrictions:**
- Hospital psychiatric Services
 - Palliative Care
 - Rehabilitation

- Inclusions (Private):**
- ✓ Tonsils, adenoids and grommets
 - ✓ Brain and nervous system
 - ✓ Ear, nose and throat
 - ✓ Kidney and bladder
 - ✓ Digestive system
 - ✓ Miscarriage and termination of pregnancy
 - ✓ Pain Management
 - ✓ Breast Surgery (medically necessary)
 - ✓ Joint reconstructions
 - ✓ Dental surgery
 - ✓ Hernia and appendix
 - ✓ Eye (not cataracts)
 - ✓ Bone, joint and muscle
 - ✓ Male reproductive system
 - ✓ Gynaecology
 - ✓ Chemotherapy, radiotherapy and immunotherapy for cancer
 - ✓ Skin
 - ✓ Diabetes management (excluding insulin pumps)
 - ✓ Gastrointestinal endoscopy

Excess:

Excess options table	Level 1 excess <i>brP3ap</i>
Admission excess (private hospital - overnight)	\$750
Admission excess (private hospital or day stay)	\$375
Maximum annual excess - per person	\$750
Maximum annual excess - singles	\$750
Maximum annual excess - couples	\$1,500

Frank Health Insurance is a business of GMHBA Limited. References to "Frank" or "Frank Health Insurance" are references to GMHBA Limited trading as Frank Health Insurance.

Membership Enquires: 1300 4 FRANK (37265)

[Patient eligibility and membership level of cover should be confirmed at https://eligibility.hambs.com.au prior to patient admission.](https://eligibility.hambs.com.au)

Eligibility:

Please note:

When you are admitted to a single room in a public hospital you are entitled to the minimum shared room rate under the Private Health Insurance Act for private hospital admissions, which could result in out-of-pocket costs to you. Ensure you receive written informed financial consent for any admission into a single room in a public hospital.

Product:

Frank Top Hospital (Silver+): fTHP

Description:

Covers all services for which Medicare pays a benefit.

Exclusions:

- ✗ Weight loss surgery
- ✗ Insulin pumps
- ✗ Pain management with device
- ✗ Hospital treatment for which Medicare pays no benefit, eg. most cosm

Restrictions:

Nil

Moiety per day:

Nil

Excess:

Excess Options Table	Excess <i>fTHP</i>
Admission excess (private hospital – overnight)	\$750
Admission excess (public hospital or day stay)	\$750
Maximum annual excess - per person	\$750
Maximum annual excess – singles	\$750
Maximum annual excess – families	\$1,500

Product:

Frank Max Hospital (Silver+): fTHN

Description:

Comprehensive cover for total peace of mind with increased medical gap coverage and a single room guarantee. Single and shared room accommodation in participating private hospitals.

Exclusions:

- ✗ Dialysis for chronic kidney disease
- ✗ Pregnancy and birth
- ✗ Assisted reproductive services
- ✗ Weight loss surgery
- ✗ Insulin pumps
- ✗ Pain management with device
- ✗ Hospital treatment for which Medicare pays no benefit, eg. most cosmetic surgery

Restrictions:

Hospital psychiatric Services

Moiety per day:

Nil

Excess:

Excess Options Table	Excess <i>fTHN</i>
Admission excess (private hospital – overnight)	\$750
Admission excess (public hospital or day stay)	\$750
Maximum annual excess - per person	\$750
Maximum annual excess – singles	\$750
Maximum annual excess – families	\$1,500

Product:**CLOSED TO NEW MEMBERS - Frank Best Hospital (Gold) Cover: fBsH****Description:**

Frank's top hospital cover. Single and shared room accommodation in participating private hospitals

Exclusions:

 ✗ Hospital treatment for which Medicare pays no benefit, eg. most cosmetic surgery

Moiety per day:

Nil

Excess:

Excess options table	Excess <i>fBsH</i>
Admission excess (private hospital – overnight)	\$500
Admission excess (public hospital or day stay)	\$500
Maximum annual excess - per person	\$500
Maximum annual excess – singles	\$500
Maximum annual excess – families	\$1,000

Product:**CLOSED TO NEW MEMBERS - Frank Best Hospital (No pregnancy) (Silver+) Cover: fBsN****Description:**

Frank's top hospital cover, minus pregnancy. Single and shared room accommodation in participating private hospitals.

Exclusions:

✗ Dialysis for chronic kidney disease	✗ Weight loss surgery
✗ Pregnancy and birth	✗ Insulin pumps
✗ Assisted reproductive services	✗ Pain management with device

 ✗ Hospital treatment for which Medicare pays no benefit, eg. most cosmetic surgery

Restrictions:

Hospital psychiatric Services

Moiety per day:

Nil

Excess:

Excess options table	Excess <i>fBsN</i>
Admission excess (private hospital – overnight)	\$750
Admission excess (public hospital or day stay)	\$750
Maximum annual excess - per person	\$750
Maximum annual excess – singles	\$750
Maximum annual excess – families	\$1,500

Product:**Frank Essentials Bundle (Silver): fFEb****Description:**

Frank's Essential's Bundle provides a moderate level of hospital cover, with no co-payments, combined with moderate extras cover. Moderate level of benefits with exclusions and restrictions to keep premiums affordable. Provides shared and private room accommodation in participating private hospitals.

Exclusions:

- | | |
|---|----------------------------------|
| ✗ Cataracts | ✗ Pregnancy and birth |
| ✗ Joint replacements | ✗ Assisted reproductive services |
| ✗ Dialysis for chronic kidney disease | ✗ Weight loss surgery |
| ✗ Insulin pumps | ✗ Pain management with device |
| ✗ Cosmetic surgery that's not medically necessary | ✗ Sleep studies |

Restrictions:

- | | |
|---------------------------------|------------------|
| - Hospital psychiatric services | - Rehabilitation |
| - Palliative Care | |

Moiety per day:

NIL

Excess:

No excess applies for child dependants under 21.

Excess options table	Excess <i>fBrH</i>
Admission excess (private hospital – overnight)	\$750
Admission excess (public hospital or day stay)	\$750
Maximum annual excess - per person	\$750
Maximum annual excess - singles	\$750
Maximum annual excess - families	\$1,500

Product: **CLOSED TO NEW MEMBERS - Frank Better Hospital (with Co-Payment) (Silver) Cover: fBrH**
Description: Moderate level of hospital cover with exclusions and restrictions to keep premiums affordable. Provides shared room accommodation in participating private hospitals and partial cover in a single room.

- Exclusions:**
- × Cataracts
 - × Joint replacements
 - × Dialysis for chronic kidney disease
 - × Insulin pumps
 - × Cosmetic surgery that's not medically necessary
 - × Pregnancy and birth
 - × Assisted reproductive services
 - × Weight loss surgery
 - × Pain management with device
 - × Sleep studies

- Restrictions:**
- Hospital psychiatric services
 - Palliative Care
 - Rehabilitation

Moiety per day: Partial cover in a single room (a co-payment of \$100 per day, capped at 7 days per admission applies)

Excess:

Excess options table	Excess <i>fBrH</i>
Admission excess (private hospital – overnight)	\$500
Admission excess (public hospital or day stay)	\$500
Maximum annual excess - per person	\$500
Maximum annual excess - singles	\$500
Maximum annual excess - families	\$1,000

Product: **Frank Better Hospital (Bronze+) Cover: fBrN**
Description: Moderate level of hospital cover with exclusions and restrictions to keep premiums affordable. Provides shared and private room accommodation in participating private hospitals.

- Exclusions:**
- × Cataracts
 - × Joint replacements
 - × Dialysis for chronic kidney disease
 - × Insulin pumps
 - × Pregnancy and birth
 - × Assisted reproductive services
 - × Weight loss surgery
 - × Pain management with device

- ✘ Back neck and spine
- ✘ Cosmetic surgery that's not medically necessary
- ✘ Implementation of hearing devices
- ✘ Sleep studies

Restrictions:

- Hospital psychiatric services
- Rehabilitation
- Palliative Care

Moiety per day:

Nil

Excess:

Excess options table	Excess <i>fBrN</i>
Admission excess (private hospital – overnight)	\$750
Admission excess (public hospital or day stay)	\$750
Maximum annual excess - per person	\$750
Maximum annual excess - singles	\$750
Maximum annual excess - families	\$1,500

Product:

Frank Private Hospital (Bronze): fBPH

Description:

Basic level of hospital cover with exclusions and restrictions to keep premiums affordable. Provides shared and private room accommodation in participating private hospitals.

Exclusions:

- ✘ Cataracts
- ✘ Joint replacements
- ✘ Dialysis for chronic kidney disease
- ✘ Pregnancy and birth
- ✘ Assisted reproductive services
- ✘ Heart and vascular system
- ✘ Podiatric surgery (provided by an accredited podiatric surgeon)
- ✘ Plastic and reconstructive surgery (Medically necessary)
- ✘ Dental Surgery
- ✘ Blood
- ✘ Weight loss surgery
- ✘ Insulin pumps
- ✘ Pain management with device
- ✘ Implementation of hearing devices
- ✘ Lung and chest
- ✘ Back, neck and spine
- ✘ Sleep studies
- ✘ Cosmetic surgery

Restrictions:

- Hospital psychiatric Services
- Rehabilitation
- Palliative Care

Moiety per day:

Nil

Excess:

Excess options table	Excess <i>fBPH</i>
Admission excess (private hospital – overnight)	\$750
Admission excess (public hospital or day stay)	\$750
Maximum annual excess - per person	\$750
Maximum annual excess - singles	\$750
Maximum annual excess - families	\$1,500

Product:**CLOSED TO NEW MEMBERS - Frank Starter Bundle (Basic): fYSb****Description:**

Frank's Starter Bundle provides Accident Only cover, combined with extras. Members are covered in a single and shared room in participating private hospitals for accidental injuries sustained after joining Frank. Joint investigations and reconstructions are covered if they are required as a result of an accident.

Exclusions:

✘ Cosmetic surgery that's not medically necessary ✘ All other medical services/procedures not related to an Accident

Restrictions:

- Palliative Care - Psychiatric
- Rehabilitation

Moiety per day:

NIL

Excess:

Excess options table	Excess <i>fBrH</i>
Admission excess (private hospital – overnight)	\$500
Admission excess (public hospital or day stay)	\$500
Maximum annual excess - per person	\$500
Maximum annual excess - singles	\$500
Maximum annual excess - families	\$1,000

Product:**Frank Basic Hospital Plus (Basic+): fBcP**

Description: Frank's lowest hospital cover with 'Some Private' gives covers members as a private patient in a shared room in a public hospital and coverage for a list of common treatments in a single room in a private hospital - see list of 'Private' inclusions. Fixed benefits are paid for private hospitals, and hospitals should contact Frank for more information.

Exclusions:

× Gynaecology	× Weight loss surgery
× Dialysis for chronic kidney disease	× Insulin Pumps
× Cosmetic surgery that's not medically necessary	

Inclusions (Private):

✓ Joint reconstructions	✓ Tonsils adenoids and grommets
✓ Gastrointestinal endoscopy	✓ Hernia and appendix
	✓ Dental surgery

Restictions: All clinical cateorgies not listed as an inclusion or exclusion

Moiety per day: A single room in a public hospital or treatment in a private hospital for services not listed above will result in significant out of pocket expenses. When you are admitted to a single room in a public hospital you are entitled to the minimum shared room rate under the Private Health Insurance Act for private hospital admissions, which could result in out-of-pocket costs to you. Ensure you receive written informed financial consent for any admission into a single room in a public hospital.

Excess: Additional private hospital costs such as theatre and delivery suite charges are not covered by Basic Hospital cover.

Excess options table	Excess fBcP
Admission excess (private hospital – overnight)	\$750
Admission excess (public hospital or day stay)	\$750
Maximum annual excess - per person	\$750
Maximum annual excess - singles	\$750
Maximum annual excess - families	\$1,500

Product: Frank Basic Hospital (Basic+) Cover: fBcH

Description: Frank's lowest hospital cover which covers members as a private patient in a shared room in a public hospital only. Fixed benefits are paid for private hospitals, and hospitals should contact Frank for more information.

Exclusions:

× Dialysis for chronic kidney disease	× Cosmetic surgery that's not medically necessary
× Weight loss surgery	× Insulin Pumps

Moiety per day: When you are admitted to a single room in a public hospital you are entitled to the minimum shared room rate under the Private Health Insurance Act for private hospital admissions, which could result in out-of-pocket costs to you. Ensure you receive written informed financial consent for any admission into a single room in a public hospital.

Excess: Additional private hospital costs such as theatre and delivery suite charges are not covered by Basic Hospital cover.

Excess options table	Excess <i>fBcH</i>
Admission excess (public hospital or day stay)	\$500
Maximum annual excess - per person	\$500
Maximum annual excess - singles	\$500
Maximum annual excess - families	\$1,000

Product: **Frank Kickstarter Bundle (Basic Plus with age based discount): fkB3fap**

Description: Entry level private hospital and extras cover designed for young people starting out in health insurance.

Other: When you are admitted to a single room in a public hospital you are entitled to the minimum shared room rate under the Private Health Insurance Act for private hospital admissions, which could result in out-of-pocket costs to you. Ensure you receive written informed financial consent for any admission into a single room in a public hospital.

Inclusions (private):

✓ Eye (Not cataracts)	✓ Joint reconstructions
✓ Ear, nose and throat	✓ Hernia and appendix
✓ Tonsils, adenoids and grommets	✓ Dental surgery

Restrictions:

- Hospital psychiatric Services	- Rehabilitation
- Palliative Care	

Exclusions: ✗ All other clinical categories not listed as a restriction or inclusion

Excess:

Admission Type	Level 1 Excess <i>fkB3fap</i>
Admission excess (private hospital - overnight)	\$750
Admission excess (private hospital or day stay)	\$750
Maximum annual excess - per person	\$750
Maximum annual excess - singles	\$750
Maximum annual excess - couples	\$1,500

Product:**Frank Bronze Plus Bundle (with age based discount): fbP3ap****Description:**

Easy to understand private hospital and extras that covers you for what matters without paying for things you don't need.

Other:

When you are admitted to a single room in a public hospital you are entitled to the minimum shared room rate under the Private Health Insurance Act for private hospital admissions, which could result in out-of-pocket costs to you. Ensure you receive written informed financial consent for any admission into a single room in a public hospital.

Exclusions:

- | | |
|--|-------------------------------------|
| ✗ Heart and vascular system | ✗ Lung and chest |
| ✗ Blood | ✗ Back, neck and spine |
| ✗ Plastic and reconstructive surgery (medically necessary) | |
| ✗ Podiatric surgery | ✗ Implementation of hearing devices |
| ✗ Cataracts | ✗ Joint replacements |
| ✗ Dialysis for chronic kidney disease | ✗ Sleep studies |
| ✗ Pregnancy and birth | ✗ Assisted reproductive services |
| ✗ Weight loss surgery | ✗ Insulin pumps |
| ✗ Pain management with device | |

Restrictions:

- | | |
|---------------------------------|------------------|
| - Hospital psychiatric Services | - Rehabilitation |
| - Palliative Care | |

Inclusions (Private):

- | | |
|--|---|
| ✓ Tonsils, adenoids and grommets | ✓ Hernia and appendix |
| ✓ Joint reconstructions | ✓ Gastrointestinal endoscopy |
| ✓ Brain and nervous system | ✓ Eye (not cataracts) |
| ✓ Ear, nose and throat | ✓ Bone, joint & muscle |
| ✓ Kidney and bladder | ✓ Male reproductive system |
| ✓ Digestive system | ✓ Gynaecology |
| ✓ Miscarriage and termination of pregnancy | ✓ Chemotherapy, radiotherapy and immunotherapy for cancer |
| ✓ Pain Management | ✓ Skin |
| ✓ Breast surgery (medically necessary) | ✓ Diabetes management (excluding insulin pumps) |
| ✓ Dental surgery | |

Excess:

Excess options table	Level 1 excess
	<i>fbP3ap</i>
Admission excess (private hospital - overnight)	\$750
Admission excess (private hospital or day stay)	\$750
Maximum annual excess - per person	\$750
Maximum annual excess - singles	\$750
Maximum annual excess - couples	\$1,500

FRANK Overseas Visitors Health Cover

Frank Health Insurance is a business of GMHBA Limited. References to "Frank" or "Frank Health Insurance" are references to GMHBA Limited trading as Frank Health Insurance.

Membership Enquires: 03 52028770

[Patient eligibility and membership level of cover should be confirmed at](#)

Eligibility:

<https://echeck.hambs.com.au/Login/tabid/63/Default.aspx?returnurl=%2fdefault.aspx> prior to patient admission.

Product:

Frank Minimum Working Visa Cover: fWVMin

Description:

Frank's Minimum Working Visa Cover provides a moderate level of hospital benefits with exclusions in a shared room, accommodation in participating private hospitals and partial cover in a single room.

Exclusions:

× IVF and related services × Elective cosmetic treatments

× Bone marrow and organ transplants

Restrictions:

Nil

Moiety per day:

Partial cover in a single room (a co-payment of \$100 per day, capped at 7 days per admission applies to a single room)

Excess:

Excess options table	Excess
Admission excess (private hospital – overnight)	\$500
Admission excess (public hospital or day stay)	\$500
Maximum annual excess - per person	\$500
Maximum annual excess - singles	\$500
Maximum annual excess - families	\$1,000

BUDGET DIRECT Health Insurance - Closed to new members

Budget Direct Health Insurance is brought to you by GMHBA Limited.

Membership Enquires: 1300 665 623

[Patient eligibility and membership level of cover should be confirmed at](#)

Eligibility: <https://echeck.hambs.com.au/Login/tabid/63/Default.aspx?returnurl=%2fdefault.aspx> prior to patient admission.

Please note: When you are admitted to a single room in a public hospital you are entitled to the minimum shared room rate under the Private Health Insurance Act for private hospital admissions, which could result in out-of-pocket costs to you. Ensure you receive written informed financial consent for any admission into a single room in a public hospital.

Product: **CLOSED TO NEW MEMBERS - Budget Direct Top Hospital Cover: BTH**

Description: Top hospital cover with single and shared room accommodation in participating private hospitals.

Exclusions: × Hospital treatment for which Medicare pays no benefit, eg. most cosmetic surgery

- Haemodialysis: 24 months

Moiety per day: NIL

Excess: No excess applies for child dependants under 21.

Excess options table	Excess
	<i>BTH</i>
Admission excess (private hospital – overnight)	\$450
Admission excess (public hospital or day stay)	\$450
Maximum annual excess - per person	\$450
Maximum annual excess – singles	\$450
Maximum annual excess – families	\$900

Product: **CLOSED TO NEW MEMBERS - Budget Direct Mid Hospital Cover: BMH**

Budget Direct's second highest hospital cover. Moderate level of benefits with exclusions and restrictions provides shared room accommodation in participating private hospitals and partial cover in a single room.

Description:

Exclusions:

× Obstetrics	× Cataract surgery and corneal transplant
× Joint replacement	× Haemodialysis
× Cosmetic surgery that's not medically necessary	× Gastric Banding and all obesity surgeries
× IVF and related services	× Dental Implants

Moiety per day: Partial cover in a single room (a co-payment of \$100 per day, capped at 7 days per admission applies)

Excess:

Excess options table	Excess BMH
Admission excess (private hospital – overnight)	\$450
Admission excess (public hospital or day stay)	\$450
Maximum annual excess - per person	\$450
Maximum annual excess - singles	\$450
Maximum annual excess - families	\$900

Product:**CLOSED TO NEW MEMBERS - Budget Direct Public Hospital Cover: BBH****Description:**

Budget Direct's lowest hospital cover which covers members as a private patient in a shared room in a public hospital. Fixed benefits are paid for private hospitals, and hospitals should contact Budget Direct for more information.

Exclusions:

- ✗ Haemodialysis
- ✗ Gastric banding and all obesity surgeries
- ✗ Cosmetic surgery that's not medically necessary
- ✗ Insulin pumps

Moiety per day:

It will depend on the type of treatment, accommodation or surgery received and length of hospital stay. When you are admitted to a single room in a public hospital you are entitled to the minimum shared room rate under the Private Health Insurance Act for private hospital admissions, which could result in out-of-pocket costs to you. Ensure you receive written informed financial consent for any admission into a single room in a public hospital.

Additional private hospital costs such as theatre and delivery suite charges are not covered by Basic Hospital Cover.

Excess:

No excess applies for child dependants under 21.

Excess options table	Excess BBH
Admission excess (public hospital or day stay)	\$450
Maximum annual excess - per person	\$450
Maximum annual excess - singles	\$450
Maximum annual excess - families	\$900

Product: **CLOSED TO NEW MEMBERS - Budget Direct Starter Package: BSp2**

Description:

A basic hospital and extras package which includes cover in a private hospital for a limited number of services - Accidents, Surgical removal of wisdom teeth, Appendix removal, Removal of tonsils and adenoids, Minor Gynaecological procedures, all joint investigations and reconstructions (but not replacements). As this is an INCLUSIONARY product, all other procedures not listed are EXCLUDED. Includes coverage for a shared room or single room (where available).

Fixed benefits are paid for private hospitals, and hospitals should contact Budget Direct for more information.

Exclusions:

Inclusions (Private):

* Cosmetic surgery that's not medically necessary	* All other medical services/procedures not listed below
✓ Accidental injuries	✓ Surgical Tooth Extraction
✓ Appendix removal	✓ Removal of tonsils and adenoids
✓ Some minor cervical procedures	✓ Joint investigations and reconstructions (but not replacements)

Restrictions:

- Hospital psychiatric Services
- Palliative Care
- Rehabilitation

Moiety per day:

NIL

Excess:

Excess options table	Excess BSp2
Admission excess (public hospital or day stay)	\$500
Maximum annual excess - per person	\$500
Maximum annual excess - singles	\$500
Maximum annual excess - families	\$1,000

Product: **CLOSED TO NEW MEMBERS - Budget Direct Starter Package Plus: BSPp2**

Description:

A basic hospital and extras package which includes cover in a private hospital for a limited number of services - Accidents, Surgical removal of wisdom teeth, Appendix removal, Removal of tonsils and adenoids, Minor Gynaecological procedures, all joint investigations and reconstructions (but not replacements). As this is an INCLUSIONARY product, all other procedures not listed are EXCLUDED. Includes coverage for a shared room or single room (where available) in a private hospital.

Fixed benefits are paid for private hospitals, and hospitals should contact Budget Direct for more information.

Exclusions:

Inclusions (Private):

* Cosmetic surgery that's not medically necessary	* All other medical services/procedures not listed below
✓ Accidental injuries	✓ Surgical Tooth Extraction
✓ Appendix removal	✓ Removal of tonsils and adenoids

Restrictions:	<ul style="list-style-type: none"> ✓ Some minor cervical procedures - Hospital psychiatric Services - Palliative Care 	<ul style="list-style-type: none"> ✓ Joint investigations and reconstructions (but not replacements) - Rehabilitation
Moiety per day:	NIL	

Excess:	Excess options table	
		Excess BSPp2
	Admission excess (public hospital or day stay)	\$500
	Maximum annual excess - per person	\$500
	Maximum annual excess - singles	\$500
	Maximum annual excess - families	\$1,000

Product: **CLOSED TO NEW MEMBERS - Budget Direct Family Value Package**

Description: Budget Direct's Family Value Package provides coverage as a private patient in a private hospital for all services that are not excluded or restricted. Family Value Package provides members with coverage as a private patient in a shared room and single room where possible (in a private hospital) and coverage in a shared room (in a public hospital) for restricted items. Fixed benefits are paid for private hospitals, and hospitals should contact Budget Direct for more information.

Exclusions:	* Cosmetic surgery that's not medically necessary	
Restrictions:	<ul style="list-style-type: none"> - Hip and Knee Replacements - Haemodialysis - Delivery suite/theatre for C-section - Hospital psychiatric Services 	<ul style="list-style-type: none"> - Cataract and eye lens procedures - Pregnancy - IVF and related services

Moiety per day: It will depend on the type of treatment, accommodation or surgery received and length of hospital stay. When you are admitted to a single room in a public hospital you are entitled to the minimum shared room rate under the Private Health Insurance Act for private hospital admissions, which could result in out-of-pocket costs to you. Ensure you receive written informed financial consent for any admission into a single room in a public hospital.

Excess:	No excess applies for child dependants under 21.	
Excess:	Excess options table	
		Excess BFVp2
	Admission excess (public hospital or day stay)	\$500
	Maximum annual excess - per person	\$500
	Maximum annual excess - singles	\$500

Maximum annual excess - families	\$1,000
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Product: **CLOSED TO NEW MEMBERS - Budget Direct New Family Package**

Description: Budget Direct's New Family Package provides coverage as a private patient in a private hospital for all services that are not excluded or restricted. New Family Package provides members with coverage as a private patient in a shared room and single room where possible (in a private hospital) and coverage in a shared room (in a public hospital) for restricted items. Fixed benefits are paid for private hospitals, and hospitals should contact Budget Direct for more information.

Exclusions: * Cosmetic surgery that's not medically necessary

Restrictions: - Hip and Knee Replacements - Cataract and Eye Lens Procedures
 - Haemodialysis - Hospital psychiatric Services

Moiety per day: It will depend on the type of treatment, accommodation or surgery received and length of hospital stay. When you are admitted to a single room in a public hospital you are entitled to the minimum shared room rate under the Private Health Insurance Act for private hospital admissions, which could result in out-of-pocket costs to you. Ensure you receive written informed financial consent for any admission into a single room in a public hospital.

Excess: No excess applies for child dependants under 21.

Excess options table		Excess BNFp2
Admission excess (public hospital or day stay)		\$500
Maximum annual excess - per person		\$500
Maximum annual excess - singles		\$500
Maximum annual excess - families		\$1,000

Product: **CLOSED TO NEW MEMBERS - Budget Direct Established Family Package**

Description: Budget Direct's Established Family Package provides coverage as a private patient in a private hospital for all services that are not excluded or restricted. Established Family Package provides members with coverage as a private patient in a shared room and single room where possible (in a private hospital) and coverage in a shared room (in a public hospital) for restricted items. Fixed benefits are paid for private hospitals, and hospitals should contact Budget Direct for more information.

Exclusions: * Pregnancy * IVF and related services
 * Delivery suite/theatre for C-section * Cosmetic surgery that's not medically necessary

Restrictions: - Hospital psychiatric Services - Cataract and eye lens procedures

Moiety per day:

It will depend on the type of treatment, accommodation or surgery received and length of hospital stay. When you are admitted to a single room in a public hospital you are entitled to the minimum shared room rate under the Private Health Insurance Act for private hospital admissions, which could result in out-of-pocket costs to you. Ensure you receive written informed financial consent for any admission into a single room in a public hospital.

Excess:

No excess applies for child dependants under 21.

Excess options table	Excess <i>BEFp2</i>
Admission excess (public hospital or day stay)	\$500
Maximum annual excess - per person	\$500
Maximum annual excess - singles	\$500
Maximum annual excess - families	\$1,000

Product:**CLOSED TO NEW MEMBERS - Budget Direct Freedom Package**

Budget Direct's Freedom Package provides coverage as a private patient in a private hospital for all services that are not excluded or restricted. Freedom Package provides members with coverage as a private patient in a shared room and single room where possible (in a private hospital) and coverage in a shared room (in a public hospital) for restricted items. Fixed benefits are paid for private hospitals, and hospitals should contact Budget Direct for more information.

Description:**Exclusions:**

* Pregnancy
 * Delivery suite/theatre for C-section
 * IVF and related services
 * Cosmetic surgery that's not medically necessary

Restrictions:

- Hospital psychiatric Services
 - Gastric Banding and all obesity surgeries
 - Cataract and eye lens procedures

Moiety per day:

It will depend on the type of treatment, accommodation or surgery received and length of hospital stay. When you are

Excess:

Excess options table	Excess <i>BFp2</i>
Admission excess (public hospital or day stay)	\$500
Maximum annual excess - per person	\$500
Maximum annual excess - singles	\$500
Maximum annual excess - families	\$1,000

IN1

Level 3 excess
<i>SPH3</i>
\$750
\$375
\$750
\$750
\$1,500

ietic surgery

