

NAME AND ADDRESS OF FUND:

The Doctors' Health Fund
Level 6, Tower 3
201 Sussex Street Sydney NSW 2000



Fund Name: The Doctors' Health Fund Pty Limited
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To confirm patient eligibility and membership level of cover, please contact the Fund prior to admission

Product Name	Complying Health Insurance Products (CHP)							Overseas Visitors Health Cover (OVHC)			
	Top Cover Gold	Top Cover Gold \$750 Excess	Prime Choice Gold	Prime Choice Gold \$250 Excess	Prime Choice Gold \$500 Excess	Prime Choice Gold \$750 Excess	Smart Starter Bronze Plus \$500 Excess	Smart Starter Bronze Plus \$750 Excess	Overseas Workers Core Hospital Cover \$500 Excess	Overseas Workers Complete Hospital Cover \$500 Excess	Overseas Workers Premium Hospital Cover \$500 Excess
Excess	Nil Excess	Excess payable per admission capped at \$750 per person and \$1250 per family. Couples, Single Parent & Families per policy in a calendar year.	Nil Excess	Excess payable per admission capped at \$250 per person and \$300 per family. Couples, Single Parent & Families per policy in a calendar year.	Excess payable per admission capped at \$500 per person and \$750 per family. Couples, Single Parent & Families per policy in a calendar year.	Excess payable per admission capped at \$750 per person and \$1250 per family. Couples, Single Parent & Families per policy in a calendar year.	Excess payable per admission capped at \$500 per person and \$750 per family. Couples, Single Parent & Families per policy in a calendar year.	Excess payable per admission capped at \$500 per person and \$750 per family. Couples, Single Parent & Families per policy in a calendar year.	Excess payable per admission capped at \$500 per person and \$750 per family. Couples, Single Parent & Families per policy in a calendar year.	Excess payable per admission capped at \$500 per person and \$750 per family. Couples, Single Parent & Families per policy in a calendar year.	
Rehabilitation	Included	Included	Included	Included	Included	Included	Restricted	Restricted	Included	Included	Included
Hospital Psychiatric Services	Included	Included	Included	Included	Included	Included	Restricted	Restricted	Included	Included	Included
Palliative Care	Included	Included	Included	Included	Included	Included	Included	Included	Included	Included	Included
Brain & Nervous System	Included	Included	Included	Included	Included	Included	Included	Included	Included	Included	Included
Eye (not cataracts)	Included	Included	Included	Included	Included	Included	Included	Included	Included	Included	Included
Ear, nose & throat	Included	Included	Included	Included	Included	Included	Included	Included	Included	Included	Included
Tonsils, adenoids and grommets	Included	Included	Included	Included	Included	Included	Included	Included	Included	Included	Included
Bone, joint & muscle	Included	Included	Included	Included	Included	Included	Included	Included	Included	Included	Included
Joint reconstructions	Included	Included	Included	Included	Included	Included	Included	Included	Included	Included	Included
Kidney & bladder	Included	Included	Included	Included	Included	Included	Included	Included	Included	Included	Included
Male reproductive system	Included	Included	Included	Included	Included	Included	Included	Included	Included	Included	Included
Digestive system	Included	Included	Included	Included	Included	Included	Included	Included	Included	Included	Included
Hernia & appendix	Included	Included	Included	Included	Included	Included	Included	Included	Included	Included	Included
Gastrointestinal endoscopy	Included	Included	Included	Included	Included	Included	Included	Included	Included	Included	Included
Gynaecology	Included	Included	Included	Included	Included	Included	Included	Included	Included	Included	Included
Miscarriages and termination of pregnancy	Included	Included	Included	Included	Included	Included	Included	Included	Included	Included	Included
Chemotherapy, radiotherapy & immunotherapy for cancer	Included	Included	Included	Included	Included	Included	Included	Included	Included	Included	Included
Pain management	Included	Included	Included	Included	Included	Included	Included	Included	Included	Included	Included
Skin	Included	Included	Included	Included	Included	Included	Included	Included	Included	Included	Included
Breast surgery (medically necessary)	Included	Included	Included	Included	Included	Included	Included	Included	Included	Included	Included
Diabetes management (excluding insulin pumps)	Included	Included	Included	Included	Included	Included	Included	Included	Included	Included	Included
Heart & vascular system	Included	Included	Included	Included	Included	Included	Excluded	Excluded	Included	Included	Included
Lung & chest	Included	Included	Included	Included	Included	Included	Included	Included	Included	Included	Included
Blood	Included	Included	Included	Included	Included	Included	Included	Included	Included	Included	Included
Back, neck & spine	Included	Included	Included	Included	Included	Included	Excluded	Excluded	Included	Included	Included
Plastic & reconstructive surgery (medically needed)	Included	Included	Included	Included	Included	Included	Included	Included	Included	Included	Included
Dental surgery	Included	Included	Included	Included	Included	Included	Included	Included	Included	Included	Included
Podiatric surgery (provided by a registered podiatric surgeon)	Included	Included	Included	Included	Included	Included	Included	Included	Included	Included	Included
Implantation of hearing devices	Included	Included	Included	Included	Included	Included	Excluded	Excluded	Included	Included	Included
Cataracts	Included	Included	Included	Included	Included	Included	Excluded	Excluded	Included	Included	Included
Joint replacements	Included	Included	Included	Included	Included	Included	Excluded	Excluded	Included	Included	Included
Dialysis for chronic kidney failure	Included	Included	Included	Included	Included	Included	Excluded	Excluded	Included	Included	Included
Pregnancy & birth	Included	Included	Included	Included	Included	Included	Excluded	Excluded	Included	Included	Included
Assisted reproductive services	Included	Included	Included	Included	Included	Included	Excluded	Excluded	Excluded	Excluded	Included
Weight loss surgery	Included	Included	Included	Included	Included	Included	Excluded	Excluded	Included	Included	Included
Insulin pumps	Included	Included	Included	Included	Included	Included	Excluded	Excluded	Included	Included	Included
Pain management with device	Included	Included	Included	Included	Included	Included	Excluded	Excluded	Included	Included	Included
Sleep studies	Included	Included	Included	Included	Included	Included	Included	Included	Included	Included	Included
Overseas Visitors Health Cover Specific Inclusions/Exclusions											
Bone Marrow Transfusion or Transplant									Excluded	Excluded	Included
Organ Transplant									Excluded	Excluded	Included
Prescription Medication - Inpatient									Included	Included	Included
Travel and accommodation									Excluded	Excluded	Included
Boarder									Excluded	Excluded	Excluded
Elective cosmetic surgery									Excluded	Excluded	Excluded
Surgically implanted prostheses									Included	Included	Included
Accommodation - Private Partner Hospital									Agreement Rates	Agreement Rates	Agreement Rates
Emergency department fees (if admitted) - Private Partner Hospital									Included	Included	Included
Emergency department fees (if not admitted)									Excluded	Excluded	Included