Address: 271 Sp Melbo Telephone: 33 29 3 03 868 Facsimile: 03 868 Email: <u>health</u> Chief Executive Officer: Chris <sup>-1</sup> Executive General Manager: Rebect Claims Enquiries: 1800 0 Membership Enquiries: 1800 0 Membership Enquiries: 1800 0 To confirm patient eligibility and membership le www.australianunity.com.au/providerportal prior Telephone checks please contact our Membership I www.australianunity.com.au/providerportal prior Telephone checks please contact our Membership Le www.australianunity.com.au/providerportal prior te cocess is payable per person each calendar yea of the excess in salved for day surgery and waived for Excess waiver for Day only admissions for the follor the excess is halved for day surgery and waived for Excess waiver for Accident related admissions for the follor - see Accident notes for more details Co-payments For products where a patient co-payment is shown \$15 per night payable for the following products H admissions. LS, SS, QF, RF co-payments are wa \$50 per night (capped at \$250 per admission) payal admissions. \$100 per night (capped at \$250 per admission) payal admissions. \$100 per night (capped at \$250 per admission) payal admissions for the wember) within 7 days of the event, drug use; and aggravation of an underlying condit H2, LH3, LB, MH2, MH3, SH2, SH3, SME, TC2, T Where a hospital cover offers this benefit, to be elig and has sought medicial attention from a registered	<del>®australianunity.com.au</del> Yates 1a Windsor 35 360 <b>vel of cover please use the Fund's web-based system</b>
Telephone:       13 29 2         O3 866       Facsimile:       03 868         Email:       health         Chief Executive Officer:       Chris'         Email:       health         Chief Executive Officer:       Chris'         Executive General Manager:       Rebect         Claims Enquiries:       1800 0         Membership Enquiries:       1800 0         Membership Enquiries:       1800 0         To confirm patient eligibility and membership le       www.australianunity.com.au/providerportal priot         Telephone checks please contact our Member & I       Notes         Products       For a complete list of Australian Unity's health of         Excess       Excess applies once per person admitted per calend         Excess is waived for Dependants <31 years of age in	urne, VIC, 3000 9 - Australia Wide 2 5108 - Victoria 2 5555 <del>@australianunity.com.au</del> ('ates ta Windsor 35 360 35 360 vel of cover please use the Fund's web-based system t o admission.
03 868         Facsimile:       03 868         Email:       health         Chief Executive Officer:       Christ         Executive General Manager:       Rebect         Claims Enquiries:       1800 0         Membership Enquiries:       1800 0         Membership Enquiries:       1800 0         To confirm patient eligibility and membership le       www.australianunity.com.au/providerportal prior         Telephone checks please contact our Member & I       Notes         Products       For a complete list of Australian Unity's health of         Excess       Excess applies once per person admitted per calend         Excess is waived for Dependants <31 years of age in	2 5108 - Victoria 2 5555 <del>#australianunity.com.au</del> ('ates ta Windsor 35 360 35 360 35 360 <b>vel of cover please use the Fund's web-based system</b> t o admission.
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<ul> <li>membership on all product offering these scales.</li> <li>The excess is payable per person each calendar yea of the excess must be paid on any subsequent ac</li> <li>The excess is halved for day surgery and waived for</li> <li>Excess waiver for Day only admissions for the follo</li> <li>Excess waiver for Accident related admissions for the follo</li> <li>Excess waiver for Accident related admissions for the follo</li> <li>Excess waiver for Accident related admissions for the follo</li> <li>Excess waiver for Accident related admissions for the follo</li> <li>Excess waiver for Accident related admissions for the follo</li> <li>Excess waiver for Accident related admissions for the or products where a patient co-payment is shown</li> <li>\$15 per night payable for the following products H admissions.</li> <li>LS, SS, QF, RF co-payments are wa \$50 per night (capped at \$250 per admission) payal admissions</li> <li>\$100 per night (capped at \$500 per admission) payable for the following products H admissions</li> <li>\$100 per night (capped at \$500 per admission) payable for the following products H admissions</li> <li>\$100 per night (capped at \$250 per admission) payable for the following products H admissions</li> <li>\$100 per night (capped at \$250 per admission) payable for the following products H admission (additional force) object requiring treatment from a relative of the Member) within 7 days of the event, drug use; and aggravation of an underlying condit</li> <li>Accident cover</li> <li>The following products covers Private Hospital addit H2, H3, LB, MH2, MH3, SH2, SH3, SME, TC2, T</li> <li>Where a hospital cover offers this benefit, to be elig and has sought medical attention from a registered</li> </ul>	ler year for all hospital products except EC2, EC3, TC2, TC3.
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The following products covers Private Hospital ad IH2, IH3, LB, MH2, MH3, SH2, SH3, SME, TC2, T Where a hospital cover offers this benefit, to be elig and has sought medical attention from a registered	nt, occurring by chance, and leading to bodily injuries caused solely and directly by Medical Practitioner (defined here as a medical doctor who is not the member or a but excludes injuries arising out of: surgical procedures; unforeseen illness; pregnar on or injury.
	nissions in the event of an accident AH2, AH3, BA, BA3, B2, CH2, CH3, DH2, DH3, C3, TH1, TH2, TH3, TP1, TP2, TP3, VH2, VH3, VB2, YB3, YBD, YCB, YCC ible, the accident must have occurred after the member has joined the level of cover medical practitioner within seven (7) days of the event. The provision of this benefi an accident declaration and the member's doctor to complete a medical report.
Reconstructions, Hernia & Appendix and Denta	
To confirm patient eligibility and membership leve www.australianunity.com.au/providerportal prior	B, YCC (Simple Saver -Basic+) - Only covers Tonsils, Adenoids & Grommets, Joint I Surgery and treatment required as a result of an Accident in Private Hospital. default benefit as set by the Commonwealth Govt. (MDB)
	B, YCC (Simple Saver -Basic+) - Only covers Tonsils, Adenoids & Grommets, Joint Surgery and treatment required as a result of an Accident in Private Hospital. default benefit as set by the Commonwealth Govt. (MDB) a day stay, otherwise is restricted. I of cover please use the Fund's web-based system

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Code	Name	Excess	Со-рау Б	<u>-</u> 5	eproduct Blood ine Blood ierrices	l Neck å Spine	Bone, Joint & Muscle	Nervus System	(Medically Necessary )	ly Cataracts y	apy and International erapy for Cancer	Dental Surgery h	ent (Excluding Insulin Fumps)	for chronic kidney failure	Digestive Ear System &	r, Nose Eye ( Threat Catar	(Not stin acts) Indosc	d Gynaed ropy 87	colo Vascula System	ar Appendix n	Implantati on of Hearing Devices	Tumps	constru Re tions	Joint Kide placem Bla ents	wy& Lung dder Cher	st Reprod ist ise Syst	act Terminati em on of Prognancy	Managem ent	Managem : ent with : Device N	Surgery by Surgery Regis idedically d iecessary Podia ) Surge	s Pregnan tero & Birtž stric son)	7 skin /	Adenoids Sle & Stuc commets	ep Loss fies Surgery	Psychiatr c Services	Palliative Rel Care	iton /	Accidents d	Now
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CII2	Hospital Cone	\$500	nil -	Yes= V	ví n/a	4	n/a	n/a	n/a n/a	nea V	n/a n/a	n/a n/a			n/a	n/a n	/a n/a	s 17/3	a V	n/a	n/a V	4	n/a		n/a n/a n/a n/a n/a n/a			n/a n/a	nya V	4 4	la n/a √	n/a	2/4 )	l i	n/a MDB	MD8 1		Not Avail o yes o	Excess and co-payments waiwed for Dependants <01-see Notes Excess waived for Dependants <01
C113 D112	(Bronze+)	\$750 \$500-	nit -	Yes=√ Yes=√	ví n/a ví n/a	vi 11/4	n/a n/a	n/a n/a	n/a n/a	4	n/a n/a	n/a n/a	n/a n/a	4	n/a n/a	n/a n n/a n	/a n/s /a n/s	n/a n/a	a √ a n/a	n/a n/a	vi n/a	√ n/a	n/a n/a	1 1	ala re'a ala re'a	'a n/a 'a n/a	n/a n/a	n/a n/a	4	vi vi n/a n/	1	n/a n/a	n/a 1	l i Ia i	MDB MDB		n/a	yes o	Excess waiwed for Dependants <20 Excess waiwed for Accidents -see Notes - and for Dependants <20
DBJ	e Choice Combinati	\$750-	nit ·	Yes= V	ví n/a	n/a	n/a	n/a	n/a	4	n/a	n/a	n/a	4	n/a	n/a n	/a n/a		a n/a	n/a	n/a	n/a	n/a	٠.	aja ngia	a n/a	n/a	n/a	4	n/a n/	u v	n/a	n/a n	/a 1	MDB		n/a	yes o	
102	(Silver+) Choice	\$500	nil	Yes+ √	vi n/a	4	n/a	2/3	n/a	~	n/a	n/a	n/a	v	n/a	n/a n	/a n/a	s 1/3	4 V	n/a	v	4	n/a	v 1	s/a n/a	a n/a	n/a	n/a	4	ví n/	a v	n/a	n/a n	/a v	MDB	MD8 1	MDB	yes o	Excess waived for Accidents -see Notes - and for Dependants <10 Excess waived for Dependants <11 and is halved for Day Surgeries - see Notes
EC3 GH7	(Bronze Premier Hospital	\$750 nil			vi n/a n/a n/a	-	n/a	n/a n/a	n/a n/a	v n/a	n/a n/a	n/a n/a	n/a n/a	v r/a	n/a n/a	n/a n	/a n/a /a n/a	-	a v	n/a n/a	n/a		n/a n/a		n/a n/a		n/a n/a	n/a n/a	vi reja	v n/ n/a n/		n/a n/a	n/a n		MDB n/a	MDB 1	n/a 3	yes o	Excess waiwed for Dependente <81 and is halved for Day Surgeries - see Notes
GH7	(Gold)	-11	nil	No	n/a n/a	n/a	n/a	2/2	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a n	/a n/a	s 1/3	a n/a	n/a	n(a	n/a	n/a	n/a r	ala nia	a n/a	n/a	n/a	ri'a	n/a n/	'a n/a	n/a	n/a n	/a n/a	n/a	n/3	n/a 3	Not Avail c	
GB	Premier Hospital Saver (Gold)	\$250	nil	No	n/a n/a	n/a	n/a	n/a	n/a	n/a	n/a	76'3	n/a	n/a	n/a	n/a n	/a n/u	n/3	a n/a	n/a	n/a	n/a	n/a	n/a r	n/a n/a	a n/a	n'a	n/a	n/a	n/a n/	'a n/a	n/a	n/a n	/a n/a	n/a	n/a	n/a 1	Not Avail c	Europs waited for Dependium -01
GH9	Premier Hospital Saver (Gold)	\$500	nil	No	n/a n/a	n/a	n/a	n/a	n/a	n/a	n/a	n'a	n/a	n/a	n/a	n/a n	/a n/a	n/3	a n/a	n/a	n/a	n/a	n/a	n/a r	n/a n/a	a n/a	n/a	n/a	n/a	n/a n/	a n/a	n/a	n/a n	(a n/a	n/a	n/a	n/a 3	Not Avail c	
	Price Point	\$250	nit .		ví n/a					4															va n/a						u v								Larees is also a fee helperature. On
	Mospital							n/a	n/a		n/a		n/a	r(a			/a n/a				n/a							n/a		n/a n/			n/a n		MDB		MDB 1	Not Avail c	Euross scales d for Dependents +31
н2 на р р н к2 к3	_	al.	\$35 \$15	No No	n/a n/a n/a n/a	n/a n/a	n/a n/a	n/a n/a	n/a n/a	n/a n/a	n/a n/a	n/a n/a	n/a n/a	n'a n'a n'a	n/a n/a	n/a n n/a n	/a n/a /a n/a /a n/a	s n/a s n/a	a n/a a n/a	n/a n/a	n/a n/a n/a	n/a n/a	n/a n/a	n/a r n/a r	n/a n/a n/a n/a n/a n/a	'a n/a 'a n/a	n/a n/a	n/a	n/a	n/a n/ n/a n/	a n/a	n/a n/a	n/a n n/a n	/a n/a /a n/a	n/a	n/a n/a	n/a 1 n/a 1	Not Avail c Not Avail c	Co-payment waiwd far Dependants (3), Public Hospitals and Day Surgeries Co-payment waiwd far Dependants (3), Public Hospitals and Day Surgeries
114 12		nii \$300 \$500	nil \$35 \$15	No No	n/a n/a n/a n/a n/a n/a n/a n/a	n/a n/a	n/a n/a	2/3 2/3	n/a n/a	2/3 2/3	n/a n/a	n/a n/a n/a	n/a n/a	n/a n/a	n/a n/a	n/a n n/a n n/a n	/a n/a /a n/a	n n/a n/a	a n/a a n/a a n/a	n/3 n/3	n/a n/a n/a	2/3 2/3	n/a n/a	2/2 2 2/2 2 2/2 2	n/a n/a n/a n/a n/a	'a n/a 'a n/a	tila tila	ejn ejn	n/a n/a	n/a n/ n/a n/ n/a n/	a n/a a n/a	n/a n/a	n/a n n/a n	/a n/a /a n/a	n/a n/a	n/a n/a	n/a 1 n/a 1	Not Avail c Not Avail c Not Avail c	Excess writes dier Dependents (dl., Co-payment waired for Dependents (dl., Public Hospitals and Day Surgeries Descension dan Dependents (dl., Co-payment sealing des Dependents (dl., Public Hospitals and Day Surgeries
р ј4 162	Comprehe risive	\$500 \$250	nil \$35	No	n/a n/a	n/3 n/3	n/a n/a	2/3 2/3	n/a n/a	0/3 0/3	n/a n/a	n'a n'a	n/a n/a	n'a n'a	n/a n/a	n/a n n/a n	/ a n/s / a n/s	s n/a s n/a	a n/a a n/a				n/a n/a	n/a r	1/3 1/3 1/3 1/3 1/3 1/3	a n/a	n/a n/a	υ μ μ μ	n/a	n/a n/ n/a n/	a n/a a n/a	n/a n/a	n/a n n/a n	/a n/a /a n/a	n/a n/a	n/a n/a	n/a 2 n/a 2	Not Avail c Not Avail c	Excess waited for Dependants (3). Co-payment waited for Dependants (3), Public Hospitals and Day Sargelies Excess waited for Dependants (3) Excess waited for Dependants (3). Co-payment waited for Dependants (3), Public Hospitals and Day Sargelies
N3 N4	(Gold)	\$250	\$15	No No	n/a n/a n/a n/a n/a n/a n/a n/a	n/a n/a	n/a n/a	2/3 2/3	n/a n/a	2/3 2/3	n/a n/a	n/a n/a	n/a n/a	n/a n/a	n/a n/a	n/a n n/a n	(a n/a (a n/a	s n/a s n/a	a n'a a n'a a n'a a n'a	4/4 4/5 4/5 5/5 4/5	n/a n/a	n/a n/a	n/a	n/a r			n/a	n/a	n'a	n/a n'	a n/a	n/a	n/a n	/a n/a	n/a	n/a	n/a 3 n/a 3	Not Avail c Not Avail c	Excess waived for Dependents (3). Co-payment waived for Dependants (3), Public Hospitals and Day Suggeries Excess waived for Dependents (3)
K3 K4 L2 L3 L4 T4 BD JX SX		\$150 \$150	nii \$35 \$15	No No	n/a n/a n/a n/a	2/2 2/2	n/a n/a	2/3 2/3	n/a n/a	2/2 2/2	n/a n/a	n/a n/a	n/a n/a	n/a n/a	n/a n/a	n/a n n/a n n/a n	(a n/a (a n/a	s n/a s n/a	a n'a a n'a	2/3 2/3	n/a n/a	2/2 2/2	n/a n/a	n/a n n/a n	a/a n/a a/a n/a	'a n/a 'a n/a	tria tria tria	n/a n/a	n/a n/a	n/a n/ n/a n/	'a n/a 'a n/a	n/a n/a	n/a n n/a n	/a n/a /a n/a	n/a n/a	n/a	n/a 2 n/a 2 n/a 2	Not Avail c Not Avail c	Excess waived for Dependents <31. Co-payment waived for Dependants <31, Public Hospitals and Dav Surgeries Excess waived for Dependents <31. Co-payment waived for Dependants <31, Public Hospitals and Day Surgeries
14 T4			ril ril	No	n/a n/a n/a n/a	2/3 2/3	n/a n/a	2/3 2/3	n/a n/a	2/3 2/3	n/a n/a	ti'a ti'a	n/a n/a	n/a n/a	n/a n/a	n/a n n/a n	(A 1)(2 (A 1)(2	s 17/3 s 17/3	a n/a	2/3	n/a D/a	2/A 2/A	n/a n/a	n/a r n/a r	5/3 1/2 5/3 1/2	'a n/a 'a n/a	n/a n/a	n/a n/a	n/a n/a	n/a n/ n/a n/	'a n/a 'a n/a	n/a n/a	n/a n n/a n	/a n/a /a n/a			n/a 3	Not Avail c Not Avail c	Excess waited for Dependents <31 Excess waited for Dependents <31
80	te No spita	4 \$750	nil · nil ·	Yes= V Yes= V	イ n/a イ n/a イ n/a	2/3 2/3	n/a n/a	2/3 2/3	n/a n/a	4	n/a n/a	n/a n/a	n/a n/a	4	n/a n/a	n/a n n/a n n/a n	(a n/a (a n/a	s 1/3 s 1/3	a n/a a n/a a n/a	n/a n/a	n/a n/a n/a	2/3 2/3	n/a n/a	v 1 v 1	n/a n/a n/a n/a n/a	a n/a 'a n/a		n/a n/a	4	n/a n/ n/a n/	a v a v	n/a n/a	n/a n n/a n	(a v (a v	MDB	n/a n/a n/a n/a	n/a n/a	yes o	Excess waited for Dependents <01 Excess waited for Dependents <01
KX SX	Obstatics Hospital	\$250	nil ·	Yes= V Yes= V	v n/a v n/a	2/3	n/a n/a	2/3	n/a	1/2 1/2		n/a n/a	n/a n/a	nja nja	n/a	n/a n	/a n/a /a n/a	s n/a	a n/a a n/a		n/a n/a		n/a n/a	2/2 2	1/3 1/3 1/3 1/3	'a n/a	téa téa	n/a		n/a n/ n/a n/			n/a n n/a n	/a n/a /a n/a		n/a n/a	n/a 1 n/a 1	Not Avail c Not Avail c	Excess waited for Dependants (3) Excess waited for Dependants (3) Excess waited for Dependants (3)
LB	SmartStar (Basic+)	t \$200+*	nil	Yes=√	v MDI					MDB	MDB		MDB			MD8 M	DB MD	6 MD	MDB	s MDB	MDB	MDB	MDB	MD8 M	IDB MD	DB MDI	MDB	MDB	MDB	MDB ME	28 v		MDB MI		MDB	MDS :	MDB	yes c	Excess waited for Acidentic & Day stays—see Notes—Also other than where Exclusions apply only Greened if a day stay else MDB apply
LCI	LifeChoic e (Gold)	\$500 nil \$250	nil nil	No No	n/a n/a n/a n/a n/a n/a	2/A 2/A	n/a n/a	2/3 2/3 2/3	n/a n/a	2/3 2/3 2/3	n/a n/a n/a	n/a n/a	n/a n/a n/a	n'a n'a n'a	n/a n/a n/a	n/a n n/a n n/a n	/a n/a /a n/a /a n/a	a n/a a n/a	a n/a a n/a a n/a	n/a n/a n/a	n/a n/a n/a	2/A 2/A	n/a n/a n/a	n/a r n/a r	nja nja nja nja nja nja	a n/a a n/a	n/a	n/a n/a n/a	n/a n/a	n/a n/ n/a n/ n/a n/	a n/a la n/a	n/a n/a	n/a n n/a n n/a n	/a n/a /a n/a	n/a n/a	n/a n/a n/a	n/a i n/a i	Not Avail c Not Avail c Not Avail c	Excess valued for Dependants (3)
LCX LFJ LFT	LifeChoic e Boost	\$500 nil	nil nil	No	n/a n/a n/a n/a	n/a n/a	n/a n/a	n/a n/a	n/a n/a	n/a n/a	n/a	n/a	n/a	n/a	n/a n/a	n/a n	/a n/2 /a n/2	s n/a s n/a	a n/a a n/a	n/a n/a	n/a n/a	n/a n/a	n/a n/a	n/a r	aja nja	'a n/a	n/a	n/a	n/a n/a	n/a n/ n/a n/	'a n/a 'a n/a	n/a n/a	n/a n	/a n/a /a n/a	n/a	2/3	n/a 1 n/a 1	Not Avail c Not Avail c	Encess water die Dependant -30 Encess water die Dependant -31
MID MID	(Gold) Midpoint	\$250 \$500	nil nil ·	No Yes≠ √	n/a n/a	n/a	n/a n/a	n/a n/a	n/a n/a	n/a √	n/a n/a	n/a n/a	n/a n/a	n/a √	n/a n/a	n/a n n/a n	(a n/a (a n/a	n 1/3 n 1/3	a n¦a a n¦a	2/3 2/3	n/a n/a n/a	2/2 V	n/a n/a	n/a r √ r	n/a n/a n/a n/a n/a n/a	'a n/a 'a n/a	n/a n/a	n/a n/a	n¦a √	n/a n/ n/a n/	la n/a la √	n/a n/a	n/a n n/a n	/a n/a /a v	n/a n/a	n/a n/a	n/a l n/a	Not Avail c yes o	Excess walved for Dependents <31 Excess walved for Dependents <31
MHB	(Silver+)	\$700	nil ·	Yes= √	ví n/a	n/a	n/a	n/a	n/a	4	n/a		n/a	4	n/a	n/a n	/a n/a	s 17/3	a n/a									n/a	4	n/a n/		n/a	n/a n	/a V	n/a		n/a	yes o	Excess waiwed for Dependants <31
P102	Prime Hospital (Gold)	\$500		No	n/a n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a n	/a n/a	n/a	a n/a	n/a	n/a	n/a	n/a	n/a r	n/a n/a	a n/a	n/a	n/a	n/a	n/a n/	a n/a	n/a	n/a n	/a n/a	n/a	n/a	n/a 1	Not Avail c	Excess and co-payment waloud for Dependants <21-see Notes
P10 Q2 R2	Selective	\$750 \$150	\$100 \$35 \$55	No Yest V	n/a n/a v n/a v n/a	n/a n/a	n/a n/a n/a	n/a n/a	n/a n/a	n/a n/a	n/a n/a	tila tila tila	n/a n/a	n'a n'a n'a	n/a n/a	n/a n n/a n	(a n/a (a n/a (a n/a	s n/a s n/a	a n/a a n/a a n/a	n/a n/a n/a	n/a n/a n/a	n/a n/a	n/a n/a n/a	n/a r n/a r n/a r	n/a n/a n/a n/a n/a	'a n/a 'a n/a	n/a n/a	n/a n/a n/a	n/a n/a	n/a n/ n/a n/ n/a n/	la n/a la √	n/a n/a	n/a n n/a n n/a n	/a n/a /a n/a	n/a n/a	n/a n/a n/a	n/a a	Not Avail c Not Avail c	Excess and co-payment waised for Dependants (3) see Notes Excess and co-payment waised for Dependants (3). Co-payments waised for Public Hospitals and Day Suggeties
QF RJ	Smart Families	nii \$150	\$35 \$35	Yes= V Yes= V Yes= V	v n/a v n/a v n/a		n/a n/a	n/a	n/a n/a	1/2 1/2 1/2		n'a n'a		n/a	n/a	n/a n n/a n		s n/a s n/a	a n¦a a n¦a	n/a	n/a	n/a	n/a n/a		1/3 1/3 1/3 1/3 1/3 1/3			n/a		n/a n/ n/a n/	- * 4 * 4	n/a n/a		(a n/a /a n/a /a n/a	MDB MDB	2/2	n/a z n/a z	Not Avail c Not Avail c Not Avail c	Co-payment waived for Dependants <21, Public Hespitale and Day Supprises Co-payment waived for Dependants <21, Public Hespitale and Day Supprises Encress valved die Day Supervises and Dependents. Co-payments waived for Dependents <21. Public Hespitale and Day Sup
RF QF SHD SHD SJ	Standard Mospital	\$500+ \$750+	nil ·	Yes=√ Yes=√	ví n/a ví n/a	4	n/a n/a	n/a n/a	n/a n/a	~ ~	n/a n/a	n/a n/a	n/a n/a	4	n/a n/a	n/a n n/a n	/a n/a /a n/a	n 1/3 n 1/3	a V a V	n/a n/a	4 4	4 4	n/a n/a	4 E	s/a n/a s/a n/a	'a n/a 'a n/a	n/a n/a	n/a n/a	4	n/a 1/ n/a 1/	4	n/a n/a	n/a 1	1 4	MDB	MD8 1 MD8 1	MDB	yes o yes o	Daress walved for Dependants -01 Encess walved for Dependants -01
3A	Smart Combinati	\$500 \$250	nii -	Yes=√ Yes=√	vi n/a vi n/a	n/a n/a	n/a	n/a n/a	n/a n/a	n/a n/a		n/a n/a			n/a n/a		/a n/a /a n/a	s 17/3	a n/a a n/a		n/a n/a		n/a n/a	n/a r n/a r	1/3 n/3 1/3 n/3	'a n/a	n/a n/a	n/a	n/a n/a	n/a n/ n/a n/	a v a v	n/a n/a	n/a n n/a n	/a n/a /a n/a	MDB	n/a n/a	n/a 1 n/a 1	Not Avail c Not Avail c	Excess waiwed for Dependants <01 Excess waiwed for Dependants <01
SME	Smart Essentials	\$500+	nit -	Yes= 🗸	vi n/a	n/a	n/a	n/a	n/a	4	n/a	n/a	n/a	4	n/a	n/a n	/a n/a		a n/a	n/a	n/a	n/a	n/a	× .	n/a n/a	a n/a	n/a	n/a	n/a	n/a n/	u V	n/a	n/a n	/a n/a	MDB	n/a	n/a	yes c	
SS LS	Singles	nil \$150	\$35 \$35	Yes= V Yes= J	ví n/a ví n/a	n/a n/*	n/a n/a	n/a n/a	n/a n/a	n/a n/a	n/a n/a	n/a n/a	n/a n/a	n'a n'a	n/a n/a	n/a n n/a n	/a n/a /a n/a	n/3	a n/a	n/a n/a	n/a n/a	n/a n/a	n/a n/a	n/a r	n/a n/a n/a n/a	a n/a	n/a n/a	n/a n/a	n/a n/a	n/a n/ n/a n/	u v u v	n/a n/a	n/a n n/a n	/a n/a /a n/a	MDB MDF	n/a n/a	n/a n/a	Not Avail c Not Avail c	Encress urained for Dependants (3) and for Day admissions Co-payment wained for Accidents, Public Hospitals and Day Surgeráns Co-payment wained for Accidents, Public Hospitals and Day Surgeráns
TC2	Top	\$500+	nil -	Yes= V Yes= V	ví n/a ví n/a	2/3 2/3	n/a n/a	2/3 2/3	n/a n/a	2/3 2/3	n/a n/a	n/a n/a	n/a n/a	n/a n/a	n/a n/a	n/a n n/a n	/a n/a /a n/a	s 17/3 s 17/3	a n¦a a n¦a	n/a n/a	n/a n/a	n/a n/a	n/a n/a	n/a r	aja nja aja nja	'a n/a 'a n/a	n/a n/a	n/a n/a	n('a n('a	n/a n/ n/a n/	য় ব ম ব	n/a n/a	n/a n n/a n	/a 1 /a 1	MDB	n/a n/a	n/a n/a	yes o	Lo spanier III warwei das Accedente, prateira Hangelatas and Day Sangeries Encress waiwei dar Dependants -61 & encress halved for Day Sangeries Excess seraiou dar Dependants -61 & encress halved for Day Sangeries
TH1 TH2	Classic Hospital	\$250 \$500 \$750	nil · nil ·	Yes=√ Yes=√	ví n/a ví n/a	D/A	n/a n/a n/a	2/2	n/a			n'a n'a n'a		4	n/a n/a	n/a n n/a n n/a n	(a n/a (a n/a	a 10/a	a n/a a n/a a n/a	n/2 n/2	n/a n/a n/a	n/a n/a	n/a n/a	n/a r n/a r	5/3 n/3 5/3 n/3	'a n/a 'a n/a		n/a n/a n/a	n'a	n/a n/ n/a n/ n/a n/	थ र थ र	n/a n/a	n/a n n/a n	la V la V	MD5 MD5	2/3 2/3 2/3	n/a n/a	yes c yes c	Excess writed for Dependents <01 Excess writed for Dependents <01
100 100 100 100 100 100 100 100 100	(Silver+) Advanced	\$750 \$250		Yes= √ No	ví n/a n/a n/a	2/3	n/a	2/2	n/a	n/a n/a				v n/a	n/a	n'a n n'a n	/a n/a /a n/a	s n/a s n/a	a n/a a n/a	n/a n/a			n/a n/a	n/a r n/a r	aja nja aja nja	'a n/a	n/a n/a	n/a n/a	n/a	n/a n/	'a v 'a n/a	n/a n/a	n/a n n/a n	/a 1/a /a n/a			n/a n/a	yes o yes c	Excess waiwed for Dependents -01 Excess waiwed for Dependents -01
TP2 TP3	rlospital (Silver+)	\$500 \$750 \$500		No No	n/a n/a n/a n/a		n/a n/a			n/a n/a		n'a n'a		n'a n'a n'a	n/a	n/a n n/a n	(a n/a (a n/a (a n/a	n/a n/a	a n/a a n/a	n/a n/a	n/a n/a		n/a n/a	n/a r n/a r	a/a n/a a/a n/a		n/a n/a	n/a n/a		n/a n/ n/a n/ n/a n/	a n/a la n/a	n/a n/a	n/a n n/a n	/a n/a /a n/a	MDB MDB	n/a n/a	n/a n/a	yes c yes c Not Avail -	Excess scalard for Dependants (d) Excess scalard for Dependants (d) Excess scalard for Dependents (d) Excess scalard for Day Sermitian, see Notes
UID	Hospital	6780	nil \$100	No No	n/a n/a n/a n/a v n/a	1/3 1/3 1/3	n/a n/a n/a	2(2 2(2 2(2	n/a n/a n/a	2(3 2/3 2/3	n/a n/a	n'a n'a nia	n/a n/a	163 163 V	n/a n/a	n/a n n/a n n/a n	- n/s /s n/s /s n/s	- n/a n/a n/a	a n'a a n'a a n'a	n/3 n/3	n/a n/a n/a	164 1/3 1/3	n/a n/a n/a	-e# 1 1/3 1 1/3 1	n/a n/a n/a n/a n/a n/a	a n/a 'a n/a 'a n/a	n'a n'a n'a	εμι ε/π ε/π	n(a n/a	n/a n/ n/a n/ n/a n/	- n/a 'a n/a 'a v	n/a n/a n/a	n/a n n/a n n/a n	- 1/2 /3 1/2 /3 V	n/a n/a MDB	n/a n/a n/a	n/a 1 n/a	Not Avail c Tes 0	Excess and Co-payments waited for Dependants <31: Co-payments waited for Day Surgeries- see Notes Excess and Co-payments waited for Dependants <31: Co-payments waited for Day Surgeries- see Notes Excess and co-payment waited for Dependants <31-see Notes
V112 V112 )182	Hospital Simple	\$500 \$750 \$500	\$100 ·	Yes= V	v na v v	n/a V	n/a V	n/a 3	n/a	n/a V		n/a n/a		4	n/a	n/a n	(a n/a	s n/a √	a n/a	n/a n/a	n/a V	n/a V	n/a n/a	n/a r	n/a n/a V V	a n/a	n/a	n/a V	n/a	n/a n/	a v v	n/a	n/a n n/a			n/a MDS	n/a MDB	yes o yes o	Excess and co-payment walked for Dependants-Gi-see Notes -Limited Inclusions & Accidents - see Notes & Excess scalaed for Accidents
182 183 180 171 172	Hospital Everyday			Yes=√ Yes=√	vi vi vi n/a	4	vi n/a	√ π/a	ví n/a	4	v n/a	n'a n'a	ví n/a	4	ví n/a	v v n/a n	(	s n/a	a V	n/a n/a	* *	4	n/a n/a	4 1	v v va r/a	a n/a	ví nía	ví n/a	v n/a	vi vi n/a vi	4	vi n/a	n/a n	l V la V	MDB	n(A MD8 1 MD8 1 MD8 1 n(A n(A	MDB	yes o yes c	-Limited Inclusions & Accidents - see Notes & Excess scalard for Accidents Excess scalard for Dependants <81
1F1 1F2	ritemium Hospital	\$250 \$500 \$250	nii · · · · · · · · · · · · · · · · · ·	Yes=√ Yes=√ No	ví n/a ví n/a	n/a n/a	n/a n/a	n/a n/a p/a	n/a n/a	n/a n/a	n/a n/a	n/a n/a	n/a n/a	n'a n'a	n/a n/a	n/a n n/a n	/a n/a /a n/a /a n/a	n/3 n/3	a n/a a n/a	n/a n/a	n/a n/a		n/a n/a n/a		n/a n/a n/a n/a n/a n/a	a n/a 'a n/a	n/a n/a	n/a	n/a	n/a n/ n/a n/	a 1 a 1 a 1-	n/a n/a	n/a n n/a n	ra V la V la mir	MDB MDB	n/a n/a n/z	n/a a n/a a	Not Avail c Not Avail c Not Avail c	Excess waters for Dependants -03 Excess waters for Dependants -03 Excess waters for Dependants -03
YG1 YG2 YCB	Hospital Simple	\$300	lla lla lla	No Yes= v	n/a n/a n/a n/a v/ v/	-12# 12/8 12	n/a n/a	n/a V	n/a v	n/a v	n/a v	n/a n/a	n/a v	n/a V	n/a V	n/a n		1 1/3 1	a n/a a n/a v	n/a n/a	n/a n/a	n/a V	n/a n/a n/a	n/a r	100 100 100 100 100 100 100 100 100 100	a n/a	n/a V	$\frac{\partial \mu}{\partial \mu}$	n/a V	n/a n/ n/a n/	ia n/a V	n/a n/a v	n/a n/ n/a n/	/a n/a	n/a MDB	n/a n/a MDB 1	n/a 3 MDB	Not Avail c yes o	Encress waited for Dependants -01 Encress waited for Dependants -01 - Encress waited for Accelents -see Notes
icc.		\$750-	ril	Yes= v	4 4	d Back	Bone,	√ 5nin &	J Breast Surgery	4	Che moths rapy, Radiother	e e T Dental	i Diabetes Managem	J. Dialysis	d Disation For	Nos Ford	Gastra	itte Gamer	ele Heart at	n/a Normia &	Implantati	-	n/a Joint	Joint Kide	4 4	Make	vi Miscarriag	√ Fain	r Pain R	Pastic & Podia scenstru ctive by Surgery Regis iccessary Podia ) Posti	stric stry ided	4	n/a y	1 1	MDB	MD8 1	MDB	yes o	Econe socied to Actions one Notes
Code	Name	Lacess	Co-pay Ex	stasions - 10	eproduct ine Bloos iertices	i Neck & Spine	Bone, Joint & Muscle	Nervous System	(Medicali) Necessary )	by Cataracts Y	apy and Interation erapy for Cancer	h Surgery	(Escluding Insulin Pumps)	kidney failure	Digestive Ear System &	Threat Catar	acts) Indesc	al copy 87	Vascula System	nd Horria & ar Appendix n	Implantati on of Hearing Devices	Insulin Re Fumps	Joint constru Ra ttions	Joint Kids placem Bla ents	seyác Lung dáler Ches	st ke Surge	Teminati on of Pregnancy	Managem ent	ent sith Device N	Surgery By dedically Regis decessary d ) Podia ) Surge	teov & Birtž stric soz)	Skin G	Adenoids Sle & Stuc icommets	ep Weight fies Loss fies Surgery	P sychiate c Services	Pallative Rel Care	iton /	Accidents d	Notes