

Current Product code template

Fund Product Template - Effective 29 May 2024

<b>Fund Name:</b>	CBHS Corporate Health Pty Ltd	
<b>Postal Address:</b>	Locked Bag 5098 Parramatta NSW 2124	
<b>Telephone:</b>	1300 586 462	
<b>Facsimile:</b>	(02) 8604 3576	
<b>Email:</b>	help@cbhscorp.com.au	
<b>Chief Executive Officer:</b>	Helen Troup	
<b>Claims Enquiries:</b>	1300 586 462	
<b>Membership Enquires:</b>	1300 586 462	
<b>Patient Eligibility Checks:</b>	<a href="http://www.cbhscorporatehealth.com.au">www.cbhscorporatehealth.com.au</a> <b>HELPER</b> is an online service for hospitals to perform patient eligibility checks. If you do not have a password please call our Member Care Centre on <b>1300 586 462</b> and ask to be transferred to Data and Medical to begin the registration process. Registration is effective immediately.	

Compensable injuries

Please complete an Accident/Injury/Condition form if the hospital service may be payable by a third-party insurer or has been injured as a result of an accident and is still within waiting periods. The form can be downloaded at [www.cbhs.com.au/member-centre/service-centre/member-forms](http://www.cbhs.com.au/member-centre/service-centre/member-forms)

For Compensable services where liability has been accepted by another party, please direct the claim to the third-party insurer for their attention.

CBHS Corporate Health PTY LTD complete list of products from 29 May 2024

	BASIC	BASIC PLUS	BASIC PLUS	BRONZE PLUS	SILVER PLUS	GOLD	GOLD
	Reciprocal Health Cover	Entry Hospital (Basic Plus)	HealthStarter (Basic Plus)	Bronze Plus Hospital	Silver Plus Hospital	Gold Hospital	Premium Package (Gold)
	Open	Open	Open	Open	\$0 - Closed to new sales \$250, \$500, \$750 - Open	Closed to new sales	Open
Open / Closed							
Co-payment	-	-	-	-	-	-	-
Excess	\$500	\$500, \$750	\$250, \$500, \$750	\$250, \$500, \$750	\$0, \$250, \$500, \$750	\$0, \$250, \$500, \$750	\$0
Excess waived for dependants	No	No	No	Yes	Yes	Yes	Yes
Non-Student Dependant available	No	Yes	Yes	Yes	Yes	Yes	Yes
Gap Assist	No	No	No	No	No	No	Yes
Hospital psychiatric services	R	R	R	R	R	✓	✓
Palliative care	R	R	R	R	R	✓	✓
Rehabilitation	R	R	R	R	✓	✓	✓
Emergency ambulance transport	✗	✓	✓	✓	✓	✓	✓
Accident-related treatment after joining	✗	R	✓	✓	✓	✓	✓
Bone, joint and muscle	✗	R	✓	✓	✓	✓	✓
Dental surgery	✗	R	✓	✓	✓	✓	✓
Hernia and appendix	✗	R	✓	✓	✓	✓	✓
Joint reconstructions	✗	R	✓	✓	✓	✓	✓
Tonsils, adenoids and grommets	✗	R	✓	✓	✓	✓	✓
Ear, nose and throat	✗	R	R	✓	✓	✓	✓
Gastrointestinal endoscopy	✗	R	R	✓	✓	✓	✓
Back, neck and spine	✗	R	R	✓	✓	✓	✓
Blood	✗	R	R	✓	✓	✓	✓
Brain and nervous system	✗	R	R	✓	✓	✓	✓
Breast surgery (medically necessary)	✗	R	R	✓	✓	✓	✓
Chemotherapy, radiotherapy and immunotherapy for cancer	✗	R	R	✓	✓	✓	✓
Diabetes management (excluding insulin pumps)	✗	R	R	✓	✓	✓	✓
Digestive system	✗	R	R	✓	✓	✓	✓
Eye (not cataracts)	✗	R	R	✓	✓	✓	✓
Gynaecology	✗	R	R	✓	✓	✓	✓
Kidney and bladder	✗	R	R	✓	✓	✓	✓
Lung and chest	✗	R	R	✗	✓	✓	✓
Male reproductive system	✗	R	R	✓	✓	✓	✓
Miscarriage and termination of pregnancy	✗	R	R	✓	✓	✓	✓
Pain management	✗	R	R	✓	✓	✓	✓
Skin	✗	R	R	✓	✓	✓	✓
Sleep studies	✗	R	R	✓	✓	✓	✓
Heart and vascular system	✗	R	R	✗	✓	✓	✓
Implantation of hearing devices	✗	R	R	✓	✓	✓	✓

Plastic and reconstructive surgery (medically necessary)	x	R	R	x	✓	✓	✓
Cataracts	x	R	R	x	✓	✓	✓
Dialysis for chronic kidney failure	x	R	R	✓	✓	✓	✓
Insulin pumps	x	R	R	✓	✓	✓	✓
Joint replacements	x	R	R	x	x	✓	✓
Pain management with device	x	R	R	✓	✓	✓	✓
Assisted reproductive services	x	R	R	x	x	✓	✓
Pregnancy and birth	x	R	R	x	x	✓	✓
Weight loss surgery	x	R	R	x	x	✓	✓
Podiatric surgery (provided by a registered podiatric surgeon)	x	x	x	x	O	O	O
Cosmetic services	x	x	x	x	x	x	x
Services for which a Medicare benefit is NOT payable	x	x	x	x	x	x	R

✓	<b>COVERED</b> - in Agreement Hospitals, as per agreement. Non-Agreement and Public Hospitals - Minimum benefits as specified in the relevant PHI (Benefit Requirement) Rules in a private (single) room for overnight admissions and shared room for same day admissions.
R	<b>RESTRICTED</b> - minimum benefits as specified in the relevant PHI (Benefit Requirement) Rules in a shared room only
*	<b>EXCLUDED</b> - No benefits are payable
O	<u>Registered Podiatric Surgeon</u> - accommodation benefits up to the amount specified in the PHI (Benefit Requirement) Rules in shared room. Benefits for Prostheses are based on items listed by the Minister of Health. Nil benefits for theatre or medical expenses.

**Fund Product Template - Effective 1 May 2025**

<b>Fund Name:</b>	CBHS International Health Pty Ltd			
<b>Postal Address:</b>	OVHC, Locked Bag 5098 Parramatta NSW 2124 1300 174 537 (24/7) From Overseas: (+61) 2 8604 3537	OSHC, Locked Bag 5098 Parramatta NSW 2124 1300 174 538 (24/7) From Overseas: (+61) 2 8604 3538		
<b>Telephone within Australia:</b>				
<b>From Overseas:</b>				
<b>Email:</b>	ovhc@cbhscorp.com.au	oshc@cbhscorp.com.au		
<b>Chief Executive Officer:</b>	Helen Troup			
<b>Claims Enquiries:</b>	1300 586 462			
<b>Membership Enquiries:</b>	1300 586 462			
<b>Patient Eligibility Checks:</b>	<a href="http://www.cbhsinternationalhealth.com.au">www.cbhsinternationalhealth.com.au</a>			
	<b>HELPER</b> is an online service for hospitals to perform patient eligibility checks. If you do not have a password please call our Member Care Centre on <b>1300 586 462</b> and ask to be transferred to Data and Medical to begin the registration process. Registration is effective immediately.			

CBHS Corporate Overseas Products				
Clinical Categories, hospital treatments & services	Overseas Workers and Student Products			
	Overseas Visitor Health Cover <b>Top</b>	Overseas Visitor Health Cover <b>Mid</b>	Overseas Visitor Health Cover <b>Base</b>	Overseas Student Health Care <b>Standard</b> & Overseas Student Health Care <b>Essentials</b>
Excess	\$0, \$500	\$500	\$500	-
Assisted reproductive services	x	x	x	x
Back, neck and spine	✓	✓	✓	✓
Blood	✓	✓	✓	✓
Bone, joint and muscle	✓	✓	✓	✓
Brain and nervous system	✓	✓	✓	✓
Breast surgery (medically necessary)	✓	✓	✓	✓
Cataracts	✓	✓	✓	✓
Chemotherapy, radiotherapy and immunotherapy for cancer	✓	✓	✓	✓
Dental surgery	✓	✓	✓	✓
Diabetes management (excluding insulin pumps)	✓	✓	✓	✓
Dialysis for chronic kidney failure	✓	✓	✓	✓
Digestive system	✓	✓	✓	✓
Ear, nose and throat	✓	✓	✓	✓
Eye (not cataracts)	✓	✓	✓	✓
Gastrointestinal endoscopy	✓	✓	✓	✓
Gynaecology	✓	✓	✓	✓
Heart and vascular system	✓	✓	✓	✓
Hernia and appendix	✓	✓	✓	✓
Hospital psychiatric services	✓	R	R	✓

Implantation of hearing devices	✓	✓	✓	✓
Insulin pumps	✓	✓	✓	✓
Joint reconstructions	✓	✓	✓	✓
Joint replacements	✓	✓	✓	✓
Kidney and bladder	✓	✓	✓	✓
Lung and chest	✓	✓	✓	✓
Male reproductive system	✓	✓	✓	✓
Miscarriage and termination of pregnancy	✓	✓	✓	✓
Pain management	✓	✓	✓	✓
Pain management with device	✓	✓	✓	✓
Palliative care	✓	R	R	✓
Plastic and reconstructive surgery (medically necessary)	✓	✓	✓	✓
Podiatric surgery (registered podiatric surgeon)	✗	✗	✗	✗
Pregnancy and birth	✓	R	R	✓
Rehabilitation	✓	R	R	✓
Skin	✓	✓	✓	✓
Sleep studies	✓	✓	✓	✓
Tonsils, adenoids and grommets	✓	✓	✓	✓
Weight loss surgery	✓	R	R	✓
Services NOT payable by Medicare	✗	✗	✗	✗
Cosmetic services	✗	✗	✗	✗
Services and treatment which are covered by compensation	✗	✗	✗	✗
Stem cells, bone marrow and organ transplants	✓	✗	✗	✓

✓	Covered	<b>Agreement Hospitals</b> - as per agreement. <b>Non-Agreement and Public Hospitals</b> - Minimum benefits as specified in the relevant PHI (Benefit Requirement) Rules in a private (single) room for overnight admissions and shared room for same day admissions.
R	Restricted	<b>In Agreement and Non-Agreement Hospitals</b> - Minimum benefits as specified in the relevant PHI (Benefit Requirement) Rules in a shared room. Overseas Visitors and Students products - up to State Gazetted rates for overseas visitors and students where applicable.
✗	Excluded	No benefits are payable.
O	Other	Indicates cover is for accommodation up to the amount specified in the Private Health Insurance (Minimum Requirement) Rules in shared room and prostheses costs only. No benefit for medical or theatre costs. Benefit for prostheses is based on items listed by the Minister of Health.