Doctors Health by Avant


**Fund Name:** **The Doctors' Health Fund Pty Limited**

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**General Enquries:** 1800 226 126


**To confirm patient eligibility and membership level of cover, please contact the Fund prior to admission**

| Product Name | Top Cover Gold | 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 |
|---|---|---|---|---|---|---|---|
| Excess | Nil Excess | Nil Excess | Excess payable per admission capped at $250 per person and $250 Single / $500 Couples & Families per policy in a calendar year | Excess payable per admission capped at $500 per person and $500 Single / $1000 Couples & Families per policy in a calendar year | Excess payable per admission capped at $750 per person and $750 Single / $1500 Couples & Families per policy in a calendar year | Excess payable per admission capped at $500 per person and $500 Single / $1000 Couples & Families per policy in a calendar year | Excess payable per admission capped at $750 per person and $750 Single / $1500 Couples & Families per policy in a calendar year |
| Rehabilitation | Included | Included | Included | Included | Included | Restricted | Restricted |
| Hospital Psychiatric Services | Included | Included | Included | Included | Included | Restricted | Restricted |
| Palliative Care | Included | Included | Included | Included | Included | Included | Included |
| Brain & Nervous System | Included | Included | Included | Included | Included | Included | Included |
| Eye (not cataracts) | Included | Included | Included | Included | Included | Included | Included |
| Ear, nose & throat | Included | Included | Included | Included | Included | Included | Included |
| Tonsils, adenoids and grommets | Included | Included | Included | Included | Included | Included | Included |
| Bone, joint & muscle | Included | Included | Included | Included | Included | Included | Included |
| Joint reconstructions | Included | Included | Included | Included | Included | Included | Included |
| Kidney & bladder | Included | Included | Included | Included | Included | Included | Included |
| Male reproductive system | Included | Included | Included | Included | Included | Included | Included |
| Digestive system | Included | Included | Included | Included | Included | Included | Included |
| Hernia & appendix | Included | Included | Included | Included | Included | Included | Included |
| Gastrointestinal endoscopy | Included | Included | Included | Included | Included | Included | Included |
| Gynaecology | Included | Included | Included | Included | Included | Included | Included |
| Miscarriages and termination of pregnancy | Included | Included | Included | Included | Included | Included | Included |
| Chemotherapy, radiotherapy & immunotherapy for cancer | Included | Included | Included | Included | Included | Included | Included |
| Pain management | Included | Included | Included | Included | Included | Included | Included |
| Skin | Included | Included | Included | Included | Included | Included | Included |
| Breast surgery (medically necessary) | Included | Included | Included | Included | Included | Included | Included |
| Diabetes management (excluding insulin pumps) | Included | Included | Included | Included | Included | Included | Included |
| Heart & vascular system | Included | Included | Included | Included | Included | Excluded | Excluded |
| Lung & chest | Included | Included | Included | Included | Included | Included | Included |
| Blood | Included | Included | Included | Included | Included | Included | Included |
| Back, neck & spine | Included | Included | Included | Included | Included | Excluded | Excluded |
| Plastic & reconstructive surgery (medically needed) | Included | Included | Included | Included | Included | Included | Included |
| Dental surgery | Included | Included | Included | Included | Included | Included | Included |
| Podiatric surgery (provided by a registered podiatric surgeon) | Included | Included | Included | Included | Included | Included | Included |
| Implantation of hearing devices | Included | Included | Included | Included | Included | Excluded | Excluded |
| Cataracts | Included | Included | Included | Included | Included | Excluded | Excluded |
| Joint replacements | Included | Included | Included | Included | Included | Excluded | Excluded |
| Dialysis for chronic kidney failure | Included | Included | Included | Included | Included | Excluded | Excluded |
| Pregnancy & birth | Included | Included | Included | Included | Included | Excluded | Excluded |
| Assisted reproductive services | Included | Included | Included | Included | Included | Excluded | Excluded |
| Weight loss surgery | Included | Included | Included | Included | Included | Excluded | Excluded |
| Insulin pumps | Included | Included | Included | Included | Included | Excluded | Excluded |
| Pain management with device | Included | Included | Included | Included | Included | Excluded | Excluded |
| Sleep studies | Included | Included | Included | Included | Included | Included | Included |