

# see-u by HBF Hospital Products



**Fund Name:** see-u by HBF (CHF)  
**Address:** Locked bag 2234  
 BRISBANE QLD 4001

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**Chief Executive Officer:** Dr Lachlan Henderson  
**Claims Enquiries:** Claims Department via 1300 499 260  
**Membership Enquiries:** Customer Service Team via 1300 499 260

**Eligibility:** To confirm Patient eligibility and membership level of cover please visit <https://echeck.hams.com.au> prior to patient admission.

## Premium Hospital Non-Obstetrics \$250 Excess (Silver Plus)

**Product Codes:** R1, R1X, R1P, R1PX, R1M, R1MX, R1L, R1LX, R1T, R1TX, R1B, R1BX, R1R, R1RX, R1J, R1JX, R1Z, R1ZX, R1V, R1W, R1Q

**Product Tier:** Silver Plus

**Exclusions:** No Benefits Paid for:  
 \*Pregnancy and birth  
 \*Assisted reproductive services  
 \*Weight loss surgery

**Restrictions:** Benefits are limited to Default Bed Rate for:  
 - Hospital psychiatric services

**Co-Payment:** Nil  
**Excess:** \$250 Excess per overnight or same day admission (payable once per person per calendar year)  
*Excess is not payable for dependant children*

**Medical Devices and Human Tissue Products:** see-u will pay the minimum benefit set out in the Federal Government's Prescribed List.

**Public and Non-Agreement Hospitals:** Legislated rates for accommodation.

No benefits for operating theatre, labour ward and intensive care charges.

**Status:** Closed for sale to New Members from 1/4/2021 - 29/02/2024

[Open for sale to New Members from 01/03/2024](#)

## Premium Hospital Non-Obstetrics \$500 Excess (Silver Plus)

**Product Codes:** R2, R2X, R2P, R2PX, R2M, R2MX, R2L, R2LX, R2T, R2TX, R2B, R2BX, R2R, R2RX, R2J, R2JX, R2Z, R2ZX, R2V, R2W, R2Q

**Product Tier:** Silver Plus

**Exclusions:** No Benefits Paid for:  
 \*Pregnancy and birth  
 \*Assisted reproductive services  
 \*Weight loss surgery

**Restrictions:** Benefits are limited to Default Bed Rate for:  
 - Hospital psychiatric services

**Co-Payment:** Nil  
**Excess:** \$500 Excess per overnight or same day admission (payable once per person per calendar year)  
*Excess is not payable for dependant children*

**Medical Devices and Human Tissue Products:** see-u will pay the minimum benefit set out in the Federal Government's Prescribed List.

**Public and Non-Agreement Hospitals:** Legislated rates for accommodation.

No benefits for operating theatre, labour ward and intensive care charges.

**Status:** Closed for sale to New Members from 1/4/2021 - 29/02/2024

[Open for sale to New Members from 01/03/2024](#)

## Premium Hospital Non-Obstetrics \$750 Excess (Silver Plus)

**Product Codes:** R3, R3X, R3P, R3PX, R3M, R3MX, R3L, R3LX, R3T, R3TX, R3B, R3BX, R3R, R3RX, R3J, R3JX, R3Z, R3ZX, R3V, R3W, R3Q

**Product Tier:** Silver Plus

**Exclusions:** No Benefits Paid for:  
 \*Pregnancy and birth  
 \*Assisted reproductive services  
 \*Weight loss surgery

**Restrictions:** Benefits are limited to Default Bed Rate for:  
 - Hospital psychiatric services

**Co-Payment:** Nil  
**Excess:** \$750 Excess per overnight or same day admission (payable once per person per calendar year)  
*Excess is not payable for dependant children*

**Medical Devices and Human Tissue Products:** see-u will pay the minimum benefit set out in the Federal Government's Prescribed List.

**Public and Non-Agreement Hospitals:** Legislated rates for accommodation.

No benefits for operating theatre, labour ward and intensive care charges.

**Status:** Closed for sale to New Members from 1/4/2021 - 29/02/2024

[Open for sale to New Members from 01/03/2024](#)

**Starter Hospital \$750 Excess (Basic)**

<b>Product Codes:</b>	<b>3P, 3PV</b>
<b>Product Tier:</b>	<b>Basic</b>
<b>Inclusions:</b>	<ul style="list-style-type: none"> <li>✓ Any accidents requiring immediate medical treatment</li> </ul>
<b>Exclusions:</b>	<ul style="list-style-type: none"> <li>✗ Lung and chest</li> <li>✗ Pain management with device</li> <li>✗ Sleep studies</li> <li>✗ Pain management</li> <li>✗ Insulin Pumps</li> <li>✗ Weight loss surgery</li> <li>✗ Assisted reproductive services</li> <li>✗ Pregnancy and birth</li> <li>✗ Dialysis for chronic kidney failure</li> <li>✗ Joint replacements</li> <li>✗ Cataracts</li> <li>✗ Implantation of hearing devices</li> <li>✗ Podiatric surgery (provided by a registered podiatric surgeon)</li> <li>✗ Dental surgery</li> <li>✗ Plastic and reconstructive surgery (medically necessary)</li> <li>✗ Back, neck and spine</li> <li>✗ Blood</li> <li>✗ Heart and vascular system</li> <li>✗ Diabetes management (excluding insulin pumps)</li> <li>✗ Breast surgery (medically necessary)</li> <li>✗ Skin</li> <li>✗ Chemotherapy, radiotherapy and immunotherapy for cancer</li> <li>✗ Miscarriage and termination of pregnancy</li> <li>✗ Gynaecology</li> <li>✗ Gastrointestinal endoscopy</li> <li>✗ Hernia and appendix</li> <li>✗ Digestive system</li> <li>✗ Male reproductive system</li> <li>✗ Kidney and bladder</li> <li>✗ Joint reconstructions</li> <li>✗ Bone, joint and muscle</li> <li>✗ Tonsils, adenoids and grommets</li> <li>✗ Ear, nose and throat</li> <li>✗ Eye (not cataracts)</li> <li>✗ Brain and nervous system</li> </ul>
<b>Restrictions:</b>	<p>Benefits are limited to Default Bed Rate for:</p> <ul style="list-style-type: none"> <li>R Hospital psychiatric services</li> <li>R Rehabilitation</li> <li>R Palliative Care</li> </ul>
<b>Co-Payment:</b>	Nil
<b>Excess:</b>	<p>\$750 Excess per overnight or same day admission (payable once per person per calendar year)</p> <p>Excess is payable by dependant children</p> <p>see-u will pay the minimum benefit set out in the Federal Government's Prescribed List.</p>
<b>Medical Devices and Human Tissue Products:</b>	Legislated rates for accommodation.
<b>Public and Non-Agreement Hospitals:</b>	No benefits for operating theatre, labour ward and intensive care charges.
<b>Status</b>	<b>Open for sale to New Members from 01/03/2024</b>

**Saver Hospital \$750 Excess (Bronze Plus)**

<b>Product Codes:</b>	<b>3JV, 3JW, 3JQ</b>
<b>Product Tier:</b>	<b>Bronze Plus</b>
<b>Exclusions:</b>	<ul style="list-style-type: none"> <li>✗ Heart and vascular system</li> <li>✗ Lung and chest</li> <li>✗ Blood</li> <li>✗ Back, neck and spine</li> <li>✗ Plastic and reconstructive surgery (medically necessary)</li> <li>✗ Podiatric surgery (provided by a registered podiatric surgeon)</li> <li>✗ Implantation of hearing devices</li> <li>✗ Cataracts</li> <li>✗ Joint replacements</li> <li>✗ Dialysis for chronic kidney failure</li> <li>✗ Pregnancy and birth</li> <li>✗ Assisted reproductive services</li> <li>✗ Weight loss surgery</li> <li>✗ Insulin Pumps</li> <li>✗ Pain management with device</li> <li>✗ Sleep studies</li> </ul>
<b>Restrictions:</b>	<p>Benefits are limited to Default Bed Rate for:</p> <ul style="list-style-type: none"> <li>R Hospital psychiatric services</li> <li>R Rehabilitation</li> <li>R Palliative Care</li> </ul>
<b>Co-Payment:</b>	Nil
<b>Excess:</b>	<p>\$750 Excess per overnight or same day admission (payable once per person per calendar year)</p> <p>Excess is payable by dependant children</p> <p>see-u will pay the minimum benefit set out in the Federal Government's Prescribed List.</p>
<b>Medical Devices and Human Tissue Products:</b>	Legislated rates for accommodation.
<b>Public and Non-Agreement Hospitals:</b>	No benefits for operating theatre, labour ward and intensive care charges.
<b>Status</b>	<b>Open for sale to New Members from 01/03/2024</b>

### Smart Hospital \$750 Excess (Bronze Plus)

Product Codes:	3LV, 3LW, 3LQ
Product Tier:	Bronze Plus
Exclusions:	<ul style="list-style-type: none"><li>× Heart and vascular system</li><li>× Back, neck and spine</li><li>× Podiatric surgery (provided by a registered podiatric surgeon)</li><li>× Implantation of hearing devices</li><li>× Cataracts</li><li>× Joint replacements</li><li>× Dialysis for chronic kidney failure</li><li>× Pregnancy and birth</li><li>× Assisted reproductive services</li><li>× Weight loss surgery</li><li>× Insulin Pumps</li><li>× Pain management with device</li><li>× Sleep studies</li></ul>
Restrictions:	Benefits are limited to Default Bed Rate for: <b>R</b> Hospital psychiatric services <b>R</b> Rehabilitation <b>R</b> Palliative Care
Co-Payment:	Nil
Excess:	\$750 Excess per overnight or same day admission (payable once per person per calendar year) Excess is payable by dependant children see-u will pay the minimum benefit set out in the Federal Government's Prescribed List.
Medical Devices and Human Tissue Products:	Legislated rates for accommodation.
Public and Non-Agreement Hospitals:	No benefits for operating theatre, labour ward and intensive care charges.
Status	<a href="#">Open for sale to New Members from 01/03/2024</a>

### Secure Hospital \$750 Excess (Silver)

Product Codes:	3UV, 3UW, 3UQ
Product Tier:	Silver
Exclusions:	<ul style="list-style-type: none"><li>× Cataracts</li><li>× Joint replacements</li><li>× Dialysis for chronic kidney failure</li><li>× Pregnancy and birth</li><li>× Assisted reproductive services</li><li>× Weight loss surgery</li><li>× Insulin Pumps</li><li>× Pain management with device</li><li>× Sleep studies</li></ul>
Restrictions:	Benefits are limited to Default Bed Rate for: <b>R</b> Hospital psychiatric services <b>R</b> Palliative Care
Co-Payment:	Nil
Excess:	\$750 Excess per overnight or same day admission (payable once per person per calendar year) Excess is payable by dependant children see-u will pay the minimum benefit set out in the Federal Government's Prescribed List.
Medical Devices and Human Tissue Products:	Legislated rates for accommodation.
Public and Non-Agreement Hospitals:	No benefits for operating theatre, labour ward and intensive care charges.
Status	<a href="#">Open for sale to New Members from 01/03/2024</a>

### Ultimate Hospital \$500 Excess (Gold)

Product Codes:	K2, K2X, K2T, K2TX, K2P, K2PX, K2R, K2RX, K2M, K2MX, K2B, K2BX, K2J, K2JX, K2L, K2LX, K2Z, K2ZX
Product Tier:	Gold
Exclusions:	Nil
Restrictions:	Nil
Co-Payment:	Nil
Excess:	\$500 Excess per overnight or same day admission (payable once per person per calendar year) <i>Excess is not payable for dependant children or for treatment required as the result of an accident occurring after joining.</i>
Medical Devices and Human Tissue Products:	see-u will pay the minimum benefit set out in the Federal Government's Prescribed List.
Public and Non-Agreement Hospitals:	Legislated rates for accommodation. No benefits for operating theatre, labour ward and intensive care charges.
Status	Closed for sale to New Members from 1/4/2022

### Premium Hospital Nil Excess (Gold)

Product Codes:	T0, T0X, T0T, T0TX, T0B, T0BX, T0P, T0PX, T0M, T0MX, T0L, T0LX, T0R, T0RX, T0J, T0JX, T0Z, T0ZX
Product Tier:	Gold
Exclusions:	Nil
Restrictions:	Nil
Co-Payment:	Nil
Excess:	Nil
Medical Devices and Human Tissue Products:	see-u will pay the minimum benefit set out in the Federal Government's Prescribed List.
Public and Non-Agreement Hospitals:	Legislated rates for accommodation. No benefits for operating theatre, labour ward and intensive care charges.
Status	Closed for sale to New Members from 1/4/2021

### Premium Hospital \$250 Excess (Gold)

Product Codes:	T1, T1X, T1T, T1TX, T1B, T1BX, T1P, T1PX, T1M, T1MX, T1L, T1LX, T1R, T1RX, T1J, T1JX, T1Z, T1ZX
Product Tier:	Gold
Exclusions:	Nil
Restrictions:	Nil
Co-Payment:	Nil
Excess:	\$250 Excess per overnight or same day admission (payable once per person per calendar year) <i>Excess is not payable for dependant children</i>
Medical Devices and Human Tissue Products:	see-u will pay the minimum benefit set out in the Federal Government's Prescribed List.
Public and Non-Agreement Hospitals:	Legislated rates for accommodation. No benefits for operating theatre, labour ward and intensive care charges.
Status	Closed for sale to New Members from 1/4/2021

**Premium Hospital \$500 Excess (Gold)**

Product Codes:	T2, T2X, T2T, T2TX, T2B, T2BX, T2P, T2PX, T2M, T2MX, T2L, T2LX, T2R, T2RX, T2J, T2JX, T2Z, T2ZX
Product Tier:	Gold
Exclusions:	Nil
Restrictions:	Nil
Co-Payment:	Nil
Excess:	\$500 Excess per overnight or same day admission (payable once per person per calendar year) <i>Excess is not payable for dependant children</i>
Medical Devices and Human Tissue Products:	see-u will pay the minimum benefit set out in the Federal Government's Prescribed List.
Public and Non-Agreement Hospitals:	Legislated rates for accommodation. No benefits for operating theatre, labour ward and intensive care charges.
Status	Closed for sale to New Members from 1/4/2021

**Premium Hospital \$750 Excess (Gold)**

Product Codes:	T3, T3X, T3T, T3TX, T3B, T3BX, T3P, T3PX, T3M, T3MX, T3L, T3LX, T3R, T3RX, T3J, T3JX, T3Z, T3ZX
Product Tier:	Gold
Exclusions:	Nil
Restrictions:	Nil
Co-Payment:	Nil
Excess:	\$750 Excess per overnight or same day admission (payable once per person per calendar year) <i>Excess is not payable for dependant children</i>
Medical Devices and Human Tissue Products:	see-u will pay the minimum benefit set out in the Federal Government's Prescribed List.
Public and Non-Agreement Hospitals:	Legislated rates for accommodation. No benefits for operating theatre, labour ward and intensive care charges.
Status	Closed for sale to New Members from 1/4/2021

**Corporate Top Package (Gold)**

Product Codes:	C2
Product Tier:	Gold
Exclusions:	Nil
Restrictions:	Nil
Co-Payment:	Nil
Excess:	\$500 Excess per overnight or same day admission (payable once per person per calendar year) <i>Excess is not payable for dependant children</i>
Medical Devices and Human Tissue Products:	see-u will pay the minimum benefit set out in the Federal Government's Prescribed List.
Public and Non-Agreement Hospitals:	Legislated rates for accommodation. No benefits for operating theatre, labour ward and intensive care charges.
Status	Closed for sale to New Members from 1/4/2022

**Premium Select Hospital \$500 Excess (Silver Plus)**

Product Codes:	N2, N2X, N2T, N2TX, N2P, N2PX, N2R, N2RX, N2M, N2MX, N2B, N2BX, N2J, N2JX, N2L, N2LX, N2Z, N2ZX
Product Tier:	Silver Plus
Exclusions:	No Benefits Paid for: x Cataracts x Joint replacements x Weight loss surgery
Restrictions:	Benefits are limited to Default Bed Rate for: - Hospital psychiatric services
Co-Payment:	Nil
Excess:	\$500 Excess per overnight or same day admission (payable once per person per calendar year) <i>Excess is not payable for dependant children</i>
Medical Devices and Human Tissue Products:	see-u will pay the minimum benefit set out in the Federal Government's Prescribed List.
Public and Non-Agreement Hospitals:	Legislated rates for accommodation. No benefits for operating theatre, labour ward and intensive care charges.
Status	Closed for sale to New Members from 1/4/2022

**Premium Select Hospital \$750 Excess (Silver Plus)**

Product Codes:	N3, N3X, N3T, N3TX, N3P, N3PX, N3R, N3RX, N3M, N3MX, N3B, N3BX, N3J, N3JX, N3L, N3LX, N3Z, N3ZX
Product Tier:	Silver Plus
Exclusions:	No Benefits Paid for: x Cataracts x Joint replacements x Weight loss surgery
Restrictions:	Benefits are limited to Default Bed Rate for: - Hospital psychiatric services
Co-Payment:	Nil
Excess:	\$750 Excess per overnight or same day admission (payable once per person per calendar year) <i>Excess is not payable for dependant children</i>
Medical Devices and Human Tissue Products:	see-u will pay the minimum benefit set out in the Federal Government's Prescribed List.
Public and Non-Agreement Hospitals:	Legislated rates for accommodation. No benefits for operating theatre, labour ward and intensive care charges.
Status	Closed for sale to New Members from 1/4/2022

**Standard Hospital \$500 Excess (Silver Plus)**

Product Codes:	M2, M2X, M2P, M2PX, M2M, M2MX, M2L, M2LX, M2T, M2TX, M2B, M2BX, M2R, M2RX, M2J, M2JX, M2Z, M2ZX
Product Tier:	Silver Plus
Exclusions:	No Benefits Paid for: x Cataracts x Pregnancy and birth x Assisted reproductive services x Joint replacements x Dialysis for chronic kidney failure x Weight loss surgery
Restrictions:	Benefits are limited to Default Bed Rate for: - Hospital psychiatric services
Co-Payment:	Nil
Excess:	\$500 Excess per overnight or same day admission (payable once per person per calendar year) <i>Excess is not payable for dependant children</i>
Medical Devices and Human Tissue Products:	see-u will pay the minimum benefit set out in the Federal Government's Prescribed List.
Public and Non-Agreement Hospitals:	Legislated rates for accommodation. No benefits for operating theatre, labour ward and intensive care charges.
Status	Closed for sale to New Members from 1/4/2022

### Standard Hospital \$750 Excess (Silver Plus)

Product Codes:	M3, M3X, M3P, M3PX, M3M, M3MX, M3L, M3LX, M3T, M3TX, M3B, M3BX, M3R, M3RX, M3J, M3JX, M3Z, M3ZX
Product Tier:	Silver Plus
Exclusions:	No Benefits Paid for: <ul style="list-style-type: none"><li>× Cataracts</li><li>× Pregnancy and birth</li><li>× Assisted reproductive services</li><li>× Joint replacements</li><li>× Dialysis for chronic kidney failure</li><li>× Weight loss surgery</li></ul>
Restrictions:	Benefits are limited to Default Bed Rate for: <ul style="list-style-type: none"><li>- Hospital psychiatric services</li></ul>
Co-Payment:	Nil
Excess:	\$750 Excess per overnight or same day admission (payable once per person per calendar year) <i>Excess is not payable for dependant children</i> see-u will pay the minimum benefit set out in the Federal Government's Prescribed List.
Medical Devices and Human Tissue Products:	Legislated rates for accommodation.
Public and Non-Agreement Hospitals:	No benefits for operating theatre, labour ward and intensive care charges.
Status	Closed for sale to New Members from 1/4/2022

### Bronze Plus Hospital \$500 Excess

Product Codes:	D2, D2X, D2T, D2TX, D2P, D2PX, D2R, D2RX, D2M, D2MX, D2B, D2BX, D2J, D2JX, D2L, D2LX, D2Z, D2ZX
Product Tier:	Bronze Plus
Exclusions:	No Benefits Paid for: <ul style="list-style-type: none"><li>× Heart and vascular system</li><li>× Implantation of hearing devices</li><li>× Back, neck and spine</li><li>× Plastic and reconstructive surgery (medically necessary)</li><li>× Pain management with device</li><li>× Insulin pumps</li><li>× Cataracts</li><li>× Pregnancy and birth</li><li>× Assisted reproductive services</li><li>× Joint replacements</li><li>× Dialysis for chronic kidney failure</li><li>× Weight loss surgery</li></ul>
Restrictions:	Benefits are limited to Default Bed Rate for: <ul style="list-style-type: none"><li>- Hospital psychiatric services</li><li>- Rehabilitation</li><li>- Palliative care</li></ul>
Co-Payment:	Nil
Excess:	\$500 Excess per overnight or same day admission (payable once per person per calendar year) <i>Excess is not payable for dependant children</i> see-u will pay the minimum benefit set out in the Federal Government's Prescribed List.
Medical Devices and Human Tissue Products:	Legislated rates for accommodation.
Public and Non-Agreement Hospitals:	No benefits for operating theatre, labour ward and intensive care charges.
Status	Closed for sale to New Members from 1/4/2022

### Bronze Plus Hospital \$750 Excess

Product Codes:	D3, D3X, D3T, D3TX, D3P, D3PX, D3R, D3RX, D3M, D3MX, D3B, D3BX, D3J, D3JX, D3L, D3LX, D3Z, D3ZX
Product Tier:	Bronze Plus
Exclusions:	No Benefits Paid for: <ul style="list-style-type: none"><li>× Heart and vascular system</li><li>× Implantation of hearing devices</li><li>× Back, neck and spine</li><li>× Plastic and reconstructive surgery (medically necessary)</li><li>× Pain management with device</li><li>× Insulin pumps</li><li>× Cataracts</li><li>× Pregnancy and birth</li><li>× Assisted reproductive services</li><li>× Joint replacements</li><li>× Dialysis for chronic kidney failure</li><li>× Weight loss surgery</li></ul>
Restrictions:	Benefits are limited to Default Bed Rate for: <ul style="list-style-type: none"><li>- Hospital psychiatric services</li><li>- Rehabilitation</li><li>- Palliative care</li></ul>
Co-Payment:	Nil
Excess:	\$750 Excess per overnight or same day admission (payable once per person per calendar year) <i>Excess is not payable for dependant children</i> see-u will pay the minimum benefit set out in the Federal Government's Prescribed List.
Medical Devices and Human Tissue Products:	Legislated rates for accommodation.
Public and Non-Agreement Hospitals:	No benefits for operating theatre, labour ward and intensive care charges.
Status	Closed for sale to New Members from 1/4/2022

## Healthy Start Package (Basic Plus)

Product Codes:	I2Y, I2YX
Product Tier:	Basic Plus
Exclusions:	<ul style="list-style-type: none"><li>× Cataracts</li><li>× Pregnancy and birth</li><li>× Assisted reproductive services</li><li>× Joint replacements</li><li>× Dialysis for chronic kidney failure</li><li>× Lung and chest</li><li>× Pain management</li><li>× Insulin Pumps</li><li>× Weight loss surgery</li><li>× Implantation of hearing devices</li><li>× Podiatric surgery (provided by a registered podiatric surgeon)</li><li>× Plastic and reconstructive surgery (medically necessary)</li><li>× Back, neck and spine</li><li>× Blood</li><li>× Heart and vascular system</li><li>× Diabetes management (excluding insulin pumps)</li><li>× Breast surgery (medically necessary)</li><li>× Skin</li><li>× Chemotherapy, radiotherapy and immunotherapy for cancer</li><li>× Digestive system</li><li>× Kidney and bladder</li><li>× Pain management with device</li><li>× Brain and nervous system</li></ul>
Restrictions:	Benefits are limited to Default Bed Rate for: <ul style="list-style-type: none"><li>- Hospital psychiatric services</li><li>- Rehabilitation</li><li>- Palliative care</li></ul>
Co-Payment:	\$50 per night capped at 5 nights per admission (does not apply to same-day admissions)
Excess:	Nil
Medical Devices and Human Tissue Products:	see-u will pay the minimum benefit set out in the Federal Government's Prescribed List.
Public and Non-Agreement Hospitals:	Legislated rates for accommodation. No benefits for operating theatre, labour ward and intensive care charges.
Status	Open for sale Closed for sale to New Members from 1/4/2022

## Basic Saver Plus Hospital \$500 Excess

Product Codes:	G2, G2X, G2T, G2TX, G2P, G2PX, G2R, G2RX, G2M, G2MX, G2B, G2BX, G2J, G2JX, G2L, G2LX, G2Z, G2ZX
Product Tier:	Basic Plus
Exclusions:	No Benefits Paid for: <ul style="list-style-type: none"><li>× Eye (not cataracts)</li><li>× Ear, nose and throat</li><li>× Bone, joint and muscle</li><li>× Male reproductive system</li><li>× Kidney and bladder</li><li>× Digestive system</li><li>× Skin</li><li>× Breast surgery (medically necessary)</li><li>× Diabetes management (excluding insulin pumps)</li><li>× Brain and Nervous system</li><li>× Chemotherapy, radiotherapy and immunotherapy for cancer</li><li>× Pain management</li><li>× Heart and vascular system</li><li>× Implantation of hearing devices</li><li>× Back, neck and spine</li><li>× Plastic and reconstructive surgery (medically necessary)</li><li>× Lung and Chest</li><li>× Blood</li><li>× Podiatric surgery (provided by a registered podiatric surgeon)</li><li>× Sleep studies</li><li>× Pain management with device</li><li>× Insulin pumps</li><li>× Cataracts</li><li>× Joint replacements</li><li>× Dialysis for chronic kidney failure</li><li>× Pregnancy and birth</li><li>× Assisted reproductive services</li><li>× Weight loss surgery</li></ul>
Restrictions:	Benefits are limited to Default Bed Rate for: <ul style="list-style-type: none"><li>- Hospital psychiatric services</li><li>- Rehabilitation</li><li>- Palliative Care</li></ul>
Co-Payment:	Nil
Excess:	\$500 Excess per overnight or same day admission (payable once per person per calendar year) <i>Excess is not payable for dependant children</i>
Medical Devices and Human Tissue Products:	see-u will pay the minimum benefit set out in the Federal Government's Prescribed List.
Public and Non-Agreement Hospitals:	Legislated rates for accommodation. No benefits for operating theatre, labour ward and intensive care charges.
Status	Closed for sale to New Members from 1/4/2022

**Basic Plus Hospital \$250 Excess****Product Codes:** B1, B1X, B1P, B1PX, B1M, B1MX, B1L, B1LX, B1T, B1TX, B1B, B1BX, B1R, B1RX, B1J, B1JX, B1Z, B1ZX**Product Tier:** Basic Plus

**Exclusions:**  
 No Benefits Paid for:  
 x Pain management with device  
 x Pain management  
 x Insulin pumps  
 x Weight loss surgery  
 x Assisted reproductive services  
 x Pregnancy and birth  
 x Dialysis for chronic kidney failure  
 x Joint replacements  
 x Cataracts  
 x Implantation of hearing devices  
 x Plastic and reconstructive surgery (medically necessary)  
 x Back, neck and spine  
 x Heart and vascular system  
 x Chemotherapy, radiotherapy and immunotherapy for cancer  
 x Miscarriage and termination of pregnancy  
**Restrictions:**  
 Benefits are limited to Default Bed Rate for:  
 - Hospital psychiatric services  
 - Rehabilitation  
 - Palliative care

**Co-Payment:**  
**Excess:** Nil  
 \$250 Excess per overnight or same day admission (payable once per person per calendar year)  
*Excess is not payable for dependant children*  
 see-u will pay the minimum benefit set out in the Federal Government's Prescribed List.

**Medical Devices and Human Tissue Products:**  
**Public and Non-Agreement Hospitals:**  
 Legislated rates for accommodation.  
 No benefits for operating theatre, labour ward and intensive care charges.

**Status**  
 Closed for sale to New Members from 1/10/2020

**Basic Plus Hospital \$500 Excess****Product Codes:** B2, B2X, B2P, B2PX, B2M, B2MX, B2L, B2LX, B2T, B2TX, B2B, B2BX, B2R, B2RX, B2J, B2JX, B2Z, B2ZX**Product Tier:** Basic Plus

**Exclusions:**  
 No Benefits Paid for:  
 x Pain management with device  
 x Pain management  
 x Insulin pumps  
 x Weight loss surgery  
 x Assisted reproductive services  
 x Pregnancy and birth  
 x Dialysis for chronic kidney failure  
 x Joint replacements  
 x Cataracts  
 x Implantation of hearing devices  
 x Plastic and reconstructive surgery (medically necessary)  
 x Back, neck and spine  
 x Heart and vascular system  
 x Chemotherapy, radiotherapy and immunotherapy for cancer  
 x Miscarriage and termination of pregnancy  
**Restrictions:**  
 Benefits are limited to Default Bed Rate for:  
 - Hospital psychiatric services  
 - Rehabilitation  
 - Palliative Care

**Co-Payment:**  
**Excess:** Nil  
 \$500 Excess per overnight or same day admission (payable once per person per calendar year)  
*Excess is not payable for dependant children*  
 see-u will pay the minimum benefit set out in the Federal Government's Prescribed List.

**Medical Devices and Human Tissue Products:**  
**Public and Non-Agreement Hospitals:**  
 Legislated rates for accommodation.  
 No benefits for operating theatre, labour ward and intensive care charges.

**Status**  
 Closed for sale to New Members from 1/10/2020

**Basic Plus Hospital \$750 Excess****Product Codes:** B3, B3X, B3P, B3PX, B3M, B3MX, B3L, B3LX, B3T, B3TX, B3B, B3BX, B3R, B3RX, B3J, B3JX, B3Z, B3ZX**Product Tier:** Basic Plus

**Exclusions:**  
 No Benefits Paid for:  
 x Pain management with device  
 x Pain management  
 x Insulin pumps  
 x Weight loss surgery  
 x Assisted reproductive services  
 x Pregnancy and birth  
 x Dialysis for chronic kidney failure  
 x Joint replacements  
 x Cataracts  
 x Implantation of hearing devices  
 x Plastic and reconstructive surgery (medically necessary)  
 x Back, neck and spine  
 x Heart and vascular system  
 x Chemotherapy, radiotherapy and immunotherapy for cancer  
 x Miscarriage and termination of pregnancy  
**Restrictions:**  
 Benefits are limited to Default Bed Rate for:  
 - Hospital psychiatric services  
 - Rehabilitation  
 - Palliative Care

**Co-Payment:**  
**Excess:** Nil  
 \$750 Excess per overnight or same day admission (payable once per person per calendar year)  
*Excess is not payable for dependant children*  
 see-u will pay the minimum benefit set out in the Federal Government's Prescribed List.

**Medical Devices and Human Tissue Products:**  
**Public and Non-Agreement Hospitals:**  
 Legislated rates for accommodation.  
 No benefits for operating theatre, labour ward and intensive care charges.

**Status**  
 Closed for sale to New Members from 1/10/2020

## Accident Only Hospital (Basic)

Product Codes: A2, A2X, A2P, A2PX, A2M, A2MX, A2L, A2LX, A2T, A2TX, A2B, A2BX, A2R, A2RX, A2J, A2JX, A2Z, A2ZX

Product Tier: Basic

Inclusions: ✓ Any accidents requiring immediate medical treatment

Exclusions: ✗ Lung and chest  
✗ Pain management with device  
✗ Sleep studies  
✗ Pain management  
✗ Insulin Pumps  
✗ Weight loss surgery  
✗ Assisted reproductive services  
✗ Pregnancy and birth  
✗ Dialysis for chronic kidney failure  
✗ Joint replacements  
✗ Cataracts  
✗ Implantation of hearing devices  
✗ Podiatric surgery (provided by a registered podiatric surgeon)  
✗ Dental surgery  
✗ Plastic and reconstructive surgery (medically necessary)  
✗ Back, neck and spine  
✗ Blood  
✗ Heart and vascular system  
✗ Diabetes management (excluding insulin pumps)  
✗ Breast surgery (medically necessary)  
✗ Skin  
✗ Chemotherapy, radiotherapy and immunotherapy for cancer  
✗ Miscarriage and termination of pregnancy  
✗ Gynaecology  
✗ Gastrointestinal endoscopy  
✗ Hernia and appendix  
✗ Digestive system  
✗ Male reproductive system  
✗ Kidney and bladder  
✗ Joint reconstructions  
✗ Bone, joint and muscle  
✗ Tonsils, adenoids and grommets  
✗ Ear, nose and throat  
✗ Eye (not cataracts)  
✗ Brain and nervous system

Restrictions: Benefits are limited to Default Bed Rate for:  
- Hospital psychiatric services  
- Rehabilitation  
- Palliative Care

Co-Payment: \$500 Excess per overnight or same day admission (payable once per person per calendar year)

Excess: *Excess is not payable for dependant children*

Medical Devices and Human Tissue Products: see-u will pay the minimum benefit set out in the Federal Government's Prescribed List.

Public and Non-Agreement Hospitals: Legislated rates for accommodation.

Status: No benefits for operating theatre, labour ward and intensive care charges.

Closed for sale to New Members from 1/10/2020

## Private Hospital \$500 with Co-Payment (Gold)

Product Codes: S75, S75X, S75P, S75PX, S75M, S75MX, S75R, S75RX, S75J, S75JX, S75T, S75TX, S75B, S75BX

Product Tier: Gold

Exclusions: Nil

Restrictions: Nil

Co-Payment: \$50 per night capped at 5 nights per admission (does not apply to same-day admissions)

Excess: \$500 Excess payable once per person per calendar year

*Excess and Co-Payment not payable for dependant children*

Medical Devices and Human Tissue Products: see-u will pay the minimum benefit set out in the Federal Government's Prescribed List.

Public and Non-Agreement Hospitals: Legislated rates for accommodation.

Status: No benefits for operating theatre, labour ward and intensive care charges.

Closed for sale to New Members after 15/11/2016

## Public Hospital Cover (Basic Plus)

Product Codes: B100, B100X, B100P, B100PX, B100M, B100MX, B100R, B100RX, B100J, B100JX, B100T, B100TX, B100B, B100BX

Product Tier: Basic Plus

Exclusions: Nil

Restrictions: Benefits are limited to Default Bed Rate for ALL Services

Co-Payment: Nil

Excess: Nil

Medical Devices and Human Tissue Products: see-u will pay the minimum benefit set out in the Federal Government's Prescribed List.

Public and Non-Agreement Hospitals: Legislated rates for accommodation.

Status: No benefits for operating theatre, labour ward and intensive care charges.

Closed for sale to New Members after 15/11/2016