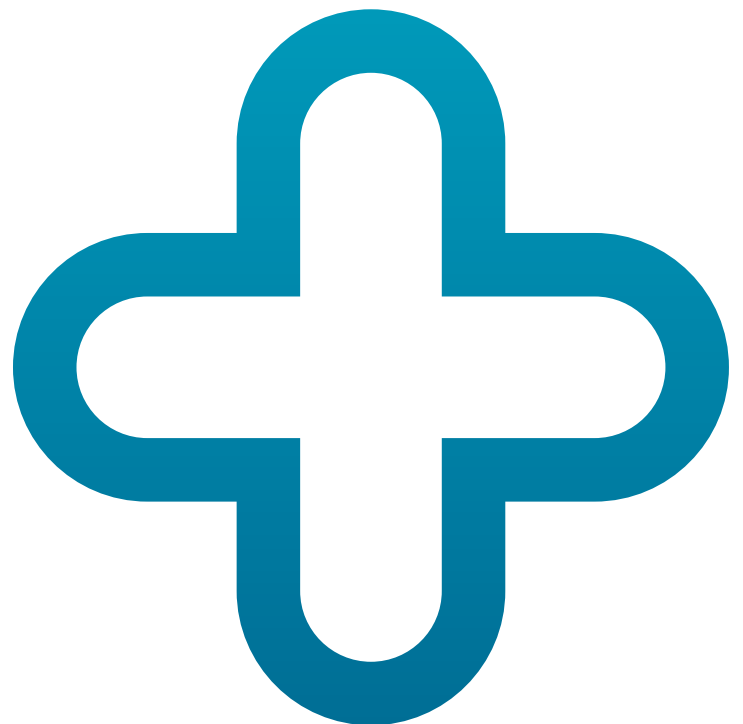


Established Family Package

Key Facts Sheet 01.04.2018



Established Family Package

This is an affordable hospital and extras package which contributes towards expenses in private and public hospitals. Includes cover for inpatient medical expenses and a range of popular ancillary services such as higher annual limits for orthodontics, general dental and physiotherapy. This package provides 60% back on extras services covered at any recognised health care provider Australia wide.

What's covered in a participating private hospital?

For services not listed under 'restrictions' or 'exclusions' you are covered¹ at a participating private hospital² for:

- ▶ Private hospital accommodation in a shared or single room (where available)
- ▶ Medical gap
- ▶ Joint investigations and reconstructions
- ▶ Shoulder & ankle arthroscopy
- ▶ Cardiac and related services
- ▶ Accidents sustained after joining
- ▶ Rehabilitation services
- ▶ Removal of tonsils and adenoids
- ▶ Appendicitis
- ▶ Minor gynaecological surgery
- ▶ Theatre fees
- ▶ Intensive and coronary care
- ▶ Hip & knee replacements
- ▶ Same day treatment
- ▶ Surgically implanted prosthesis (Government Prosthesis group benefits)³
- ▶ Australia wide ambulance cover for all clinically necessary, emergency ambulance services⁴
- ▶ Other inpatient treatment recognised by Medicare

Services restricted to public hospital benefits

Default public hospital benefits apply to the following services in a shared room⁵. Out of pocket expenses may be incurred if you use any of the following services in a private hospital:

- ▶ Cataract and eye lens procedures
- ▶ Psychiatric services

Excluded services

- ▶ Pregnancy
- ▶ IVF and assisted reproductive services
- ▶ Cosmetic surgery (not medically necessary)

Excess options

All Budget Direct Health Insurance covers have an excess. The most you'll pay each year for hospital visits is:

- ▶ \$500 for Singles
- ▶ \$1000 for Couples and Families

If one person from a Couple or Family cover goes to hospital, they will have a maximum excess of \$500. It's only when more than one person from the cover is hospitalised that the maximum excess is \$1000.

No hospital excess will apply if your child dependant under 21 is admitted as a private patient.

¹ Limited benefits may apply to high cost drugs. Drugs purchased outside of hospital are not included.

² Fixed benefits are payable in non-participating private hospitals. Contact Budget Direct Health Insurance for further details.

³ Benefits are no higher than the No-Gap Government prescribed benefit.

⁴ Budget Direct Health Insurance covers emergency ambulance services by a recognised provider Australia wide. Does not include cover for non-emergency ambulance transport i.e. from a hospital to your home or ambulance transfers between hospitals. Publicly funded ambulance services and State Government transport schemes are excluded (eg.TAS/NSW/ACT/QLD).

⁵ If you elect to be admitted to a public hospital as a private patient, you are entitled to the minimum benefits payable by private health insurers for a shared room in a public hospital. Electing to be a private patient in a public hospital could result in out of pocket costs to you. Ensure you receive written informed financial consent for any hospital admission. You may be subject to doctor's waiting lists in a public hospital. Default benefits are paid for all public hospital episodes.

Medical Gap Cover

Budget Direct Health Insurance's medical gap cover is a billing system that provides higher benefits than the scheduled fee. Budget Direct covers you for an additional 20% on top of the schedule fee. This will reduce or potentially eliminate your out of pocket costs for doctors or specialists fees when treated in hospital.

What is the Schedule Fee?

The Federal Government has created a schedule of fees (Medicare Benefits Schedule) set for eligible services by doctors in a hospital or day surgery. Medicare pays 75% of this scheduled fee for inpatient medical treatments and Budget Direct Health Insurance pays 45% up to 120% of the Medicare Benefit Schedule (MBS) fee.

For more information contact Budget Direct Health Insurance on **1300 665 623**.

Waiting Periods

Waiting periods exist to protect members from claims made by those who join the fund or increase their level of cover because they have an ailment or illness that may require treatment. Waiting periods will apply to:

- ▶ New memberships (previously uninsured).
- ▶ Additions to a membership (unless the addition /s has already served all waiting periods with another fund).
- ▶ A new baby, adopted and permanent foster children will have no waiting periods providing they're added from birth, adoption or commencement of foster arrangement.
- ▶ Existing Budget Direct Health Insurance memberships, and transfers to Budget Direct Health Insurance from another fund where the level of cover and / or benefit entitlement is upgraded or increased and / or where the waiting periods have not been completed.
- ▶ 0 day wait for accidents (accident must occur after joining)
- ▶ 0 day wait for emergency ambulance services
- ▶ 2 month waiting period exists for palliative care, rehabilitation and psychiatric treatment
- ▶ 2 month waiting period for all other services

Pre-existing Conditions and Waiting Periods

Waiting periods apply to new members who have a pre-existing condition. The waiting period also applies to existing members who have recently upgraded their level of hospital cover.

A pre-existing condition is one where signs or symptoms of your ailment, illness or condition, in the opinion of a medical practitioner appointed by Budget Direct Health Insurance (not your own doctor), existed at any time during the six months preceding the day on which you purchased your hospital cover /or benefit entitlement.

If the ailment, illness or condition is considered pre-existing:

- ▶ New members must wait 12 months for any hospital benefits.
- ▶ Members transferring /upgrading to a higher level of cover must wait 12 months to get the higher hospital benefits. Existing members with at least 12 months membership in total across their old and new cover are entitled to the lower benefits on their old cover.

Extras Services

Budget Direct Health Insurance will pay 60% of what your treatment costs across the following services. You pay the other 40%.

Extras Services	Waiting Periods	Yearly limit (maximum you can claim per person unless otherwise stated)
Dental		
From 1 May 2018, save 15-40% off dental treatments performed by any smile.com.au approved dentist across Australia. Savings may vary between dentists. It is recommended that members obtain a quote prior to treatment.		
General & Preventative Dental	2 Months	Unlimited
Major Dental	12 Months	\$1000
Orthodontics	12 Months	Year 1 - 3: \$800 Year 4: \$850 Year 5: \$950 Year 6: \$1,000 Year 7: \$1,050 Year 8: \$1,100 Year 9: \$1,150 Year 10: \$1,200 Lifetime limit: \$2,500
Optical	6 Months	\$290
Physiotherapy* / Exercise Physiology *Includes Pilates by a Registered Physiotherapist	2 Months	\$700
Chiropractic / Osteopathy	2 Months	\$350 per person \$500 per policy
Antenatal / Postnatal	Not Covered	Not Applicable
Natural Therapies ▶ Acupuncture ▶ Homeopathy ▶ Hydrotherapy ▶ Myotherapy ▶ Naturopathy ▶ Remedial Massage	2 Months	\$300
Pharmacy & Travel Vaccinations (S4 & S8 medications only)	2 Months	\$400 A limit of \$40 per item applies after deduction of PBS copayment
Dietetics	2 Months	\$200
Psychology	2 Months	\$200
Podiatry	2 Months	\$200
Speech Therapy	2 Months	\$200

Health Aids and Appliances including: <ul style="list-style-type: none"> ▶ Asthma Pump ▶ Blood Glucose Monitor ▶ Blood Pressure Monitor ▶ Sleep Apnoea Monitor ▶ Hearing Aids ▶ Pressure Garments ▶ Orthopaedic Appliance ▶ Orthotic Appliance (foot) ▶ TENS Machine 	12 Months	\$600 \$100 sublimit applies to equipment hire, repair and maintenance A Doctors letter of recommendation is required to claim health aids and appliances.
Weight Management Programs⁶ Swimming Lessons (dependants only)⁷	2 Months	\$100

Preventative Health Benefits (2 month waiting period)	Service Limit	Yearly limit (maximum you can claim per person unless otherwise stated)
Approved Quit Smoking Programs	1 per year	100% of cost up to \$150 per person A Doctors letter of recommendation is required to claim Preventative Health Benefits.
Nicotine Replacement Patches	1 X 12 week course of patches per year	
Melanoma Surveillance Photography	1 per year	

⁶ Recognised weight management providers include Weight Watchers, Jenny Craig and Fernwood Food Coaching. See important information guide for further details.

⁷ Claims for swimming lessons must be accompanied by a written recommendation by a doctor including a health management plan and approved by Budget Direct Health Insurance. Swimming lessons must be for the purpose of improving or preventing a specific medical condition. Provider must be registered with AUSTSWIM or Swimming Australia. Dependants must be under 21 years of age, for swimming lessons must be accompanied by a written recommendation by a doctor including a health management plan and approved by Budget Direct Health Insurance.

Find out more

If you're planning treatment or a hospital admission, please contact us to discuss your options to ensure you're covered and have served all waiting periods.

For further information please call **1300 665 623** or visit **health.budgetdirect.com.au**