

This Product Summary should be read together with the CUA Health Member Guide. Together, these documents set out important information including how your cover works, as well as your rights and obligations under your cover.

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

**✓ Included Service**

Where treatment is covered, benefits will be paid towards:

- Charges for overnight or same day accommodation in a private or shared room
- Intensive care
- Operation or labour ward fees
- Surgically implanted prostheses (to the minimum benefit listed on the Federal Government's Prosthesis List).
- The Doctors' charges for in-hospital medical services up to the Medicare Schedule Fee.

**Out of Pocket Expenses**

Please be aware that there are a range of circumstances which may result in you incurring out of pocket expenses, even if a service is included in your cover. We encourage you to call us to discuss your cover, and how to manage out of pocket expenses before you are admitted to hospital.

# Important Information

## Waiting Periods

When you first join CUA Health or upgrade your cover to include new services, there's a period you'll need to wait before you're able to claim certain services.

If you're transferring from another health fund, we'll recognise any waiting periods you've already served with your previous health fund for the same services on an equivalent level of cover with CUA Health. Please refer to the CUA Health Member Guide for more information on transferring from another health fund.

This table shows the waiting periods that apply to different services:

<b>Ambulance Cover</b>	<b>1 Day</b>
<b>Accident</b> ( <i>Unforeseen and sudden event occurring by chance and caused by an external force or object, resulting in involuntary bodily injury requiring immediate treatment from a medical practitioner, which occurred after joining the fund. It does not include any condition that can be attributed to medical causes.</i> )	
<b>Rehabilitation, Palliative care and Hospital Psychiatric services</b>	<b>2 Months</b>
<b>All other hospital treatments</b>	
<b>Pre-existing conditions, ailments or illness</b> ( <i>A pre-existing condition is an ailment, illness or condition that, in the opinion of a Medical Practitioner appointed by us, existed at any time in the 6 months before you became insured under or changed your cover.</i> )	<b>12 Months</b>
<b>Pregnancy and Birth</b>	

## Excess

An Excess is an amount you contribute towards the cost of your hospital stay or day surgery on admission. Having an Excess is a way of reducing your premium.

There is a \$500 excess on this product. The Excess applies per person, per calendar year. Excess does not apply to dependent children on a policy.

# Other features and benefits

## CUA Health Maternity & Early Parenting Program

In partnership with Nourish Baby, the program is delivered by qualified health professionals. From pregnancy to parenthood, we have resources for parents every step of the way.

### Nourish Baby Online Learning Hub

Access to 5 online courses developed by qualified health professionals and accredited health writers:

- Guide to a Healthy Pregnancy
- Guide to a Positive Labour & Birth
- Guide to Feeding Success
- Guide to Babies (birth - 12 months)
- Guide to Toddlers (1 - 3 years)

### Phone Support

Access phone support services delivered by a team of qualified and experienced midwives, lactation consultants, maternal child health nurses and early childhood professionals experienced in infant and toddler sleep.

### iCOPE Emotional Health Screening

iCOPE is a digital screening tool used to help determine the likelihood of developing emotional and/or mental health problems when having a baby.

Call us on 1300 499 260 for more information.



Current as at 1 October 2021. We may change product features and benefits from time to time, but we will give your reasonable notice before making any detrimental changes. Visit <https://www.cuahealth.com.au> or call us on 1300 499 260 to make sure you have the latest Product Summary.

**CUA Health is a registered private health insurer under the Private Health Insurance Act. We're committed to the Private Health Insurance Code of Conduct. For more information please visit [www.privatehealth.com.au/codeofconduct/](http://www.privatehealth.com.au/codeofconduct/)**

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## Accident Care

We're here to help in your unexpected time of need if you suffer an injury as a result of an accident. CUA Health's Accident Care will provide the following benefits:

- No Excess for hospital treatment required as a result of an accident.<sup>^</sup>
- If a member of your policy requires hospital treatment away from home as the result of an accident, claim up to \$500 of travel and/accommodation expenses for a friend or family member to join them.<sup>^^</sup>

<sup>^</sup>An accident is an unforeseen event, occurring by chance and caused by an unintentional and external force or object resulting in involuntary hurt or injury to the body, which requires Treatment by a Medical Practitioner or a Hospital Emergency department (within 48 hours). This definition excludes unforeseen Conditions attributable to medical causes. No excess will apply for hospital treatment required as the direct result of an accident, meeting the above definition. Hospital treatment must occur within 12 months of the accident date and a valid Accident Form must be completed and approved prior to benefits being paid.

<sup>^^</sup>A valid receipt for travel and/or accommodation costs must be presented for assessment before benefits will be paid. Hospital treatment must be a minimum distance of 300km from the home address registered on your policy.

## Agreement Hospitals

CUA Health has agreements with the majority of private hospitals and day surgeries in Australia. You can choose to be admitted to any hospital but if your chosen hospital does not have an agreement with CUA Health, you may be subject to large out of pocket expenses, in addition to any Excess or Co-Payment.

A complete list of agreement hospitals is available at <https://www.cuahealth.com.au/faqs/information-for-policy-holders>.

## Access Gap Cover Scheme

Access Gap Cover is a scheme aiming to help eliminate or reduce your out of pocket costs for in-hospital medical or Doctors' fees. If your Doctor or Specialist chooses to participate in our Access Gap Cover scheme you will have lower or no out of pocket expenses. Access to a list of Doctors and Specialists participating in the Access Gap Cover Scheme is available at <https://www.cuahealth.com.au/search-providers>. Please also refer to the Member guide for more details on Access Gap Cover.

## Member Discount

Get a 4% discount on your CUA Health premium when you register to pay your premiums by direct debit from a Great Southern Bank transaction account. Find out more, visit <https://www.cuahealth.com.au/health-discount>.

## Under 30's Discount

This product is eligible for an age-based discount. Depending on your age, you may be eligible to receive up to a 10% discount on this hospital product. To find out more, refer to the CUA Health Member Guide.



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