

Top Hospital

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Defence Health's Top Hospital insurance provides cover – all Medicare-approved treatments are included – in all hospitals throughout Australia. What's more, we have agreements with over 500 hospitals which enable us to offer affordable premiums and to minimise out-of-pocket expenses. A list of the agreement hospitals can be found on our website.

Excess options to reduce your hospital premium

You have the option to reduce your premium by electing to pay an excess if you go to hospital. The excess applies to same day procedures as well as overnight admissions. It is payable once only per policy, per financial year on an adult admission to hospital. No excess is payable on hospital admissions for dependent children. You can choose an excess of \$300, \$500 or \$800 for couples and families, and \$250 or \$400 for singles.

Treatment in an agreement hospital

- 100% cover for all agreement hospital admissions, whether overnight or same-day. That includes:
 - Shared or private room accommodation
 - Theatre fees, including labour ward
 - Intensive care, critical care and high dependency unit
 - Most drugs supplied in hospital
- Up to 100% for prostheses included on the Federal Government's Protheses Listing
- Up to 100% of doctors' fees if your doctor uses Access Gap. At a minimum, we cover the difference between the Medicare rebate and the Medicare Benefits Schedule fee.
- Programs and services outside of hospital.

Note: *treatment in a non-agreement private hospital is limited. You will incur out-of-pocket expenses.*

Features of Defence Health Top Hospital cover

- Choice of doctor
- Choice of hospital
- Hospital in the home – post hospital care such as wound management, intravenous therapy and post-natal care – through selected hospitals.
- Ambulance service – including mobile intensive care, air and sea ambulance
- Waiting periods already served at other funds honoured
- Excess options to reduce your premium
- No excess payable for children
- Access Gap to reduce out-of-pocket medical expenses
- Dependent children covered to age 21, or to 25 if they are single and studying fulltime.
- Children aged 21–25 who are single and not studying fulltime can stay on their family hospital cover if they take out their own Top Extras.

Programs and services outside of hospital

Defence Health offers a range of programs and services to help look after your health and wellbeing outside of hospital. These services are made available to members if they are clinically appropriate for them.

Chronic care	Our chronic disease management programs are designed for members who have had a hospital admission relating to coronary artery disease. The programs provide telephone-based support that is focussed on keeping your recovery on track. The program coordinators work with your treating practitioner to ensure the support supplements your existing health treatment.
Home nursing	Defence Health will pay up to \$1,800 per person per financial year (payable at \$70 per day) for home nursing provided as an alternative to hospitalisation. The service must be provided by a registered nurse in private practice and certified by a medical practitioner.
Hospital substitute	Defence Health has agreements with a number of health care providers to deliver certain services in your home. Such services include wound management, intravenous therapy, administration of blood products and ambulatory sleep studies. We cannot guarantee that a participating provider will be available in your area.
Midwifery	We will pay up to \$1,000 for midwife attendance at delivery and up to \$500 per person per financial year for pre and post-natal visits (\$40 per pre-natal visit and \$80 per post-natal visit). Your midwife must be registered and in private practice. Midwifery benefits are not payable for hospital births. If a doctor is required to intervene in the delivery, the benefit will be payable for the doctor's in-hospital treatment instead.
Maternity support	Mother & Baby is an online education and information service for expectant mothers and new parents. It also includes retail offers and discounts.

Reduce your medical costs

Your doctor, surgeon, anaesthetist, pathologist or radiologist will all charge for their services. If you are admitted to hospital as a private patient, Medicare will pay 75% of the Medicare Benefit Schedule (MBS) fee and Defence Health will pay the remaining 25%.

Some doctors charge more than the MBS fee which can result in out-of-pocket expenses. Defence Health can help reduce or avoid these extra expenses through no-gap agreements and the Access Gap scheme.

Access Gap

If you are about to go to hospital, ask your doctor to use Access Gap. Under this scheme, Defence Health will pay a higher amount to your doctor if they agree to charge a no-gap or known gap fee to you. If your doctor agrees, the most you will be out-of-pocket is \$400 for each Medicare item number or \$800 for obstetric services. Your doctor must inform you of the total of any out-of-pocket expenses you will have to meet before you go to hospital. A list of doctors who may participate in Access Gap can be found on our website.

No-gap agreements

Defence Health has negotiated no-gap agreements with a number of diagnostic service providers, such as radiologists and pathologists. If you receive these services in hospital from a provider with whom we have a no-gap agreement, they will send the bill directly to Defence Health for payment.

What's not covered

Top Hospital will not pay for:

- Treatment received while serving a waiting period:
 - 2 months for rehabilitation, psychiatric and palliative care
 - 12 months for a pre-existing condition excluding rehabilitation, psychiatric and palliative care
 - 12 months for obstetric (pregnancy) related treatment
 - 2 months for all other hospital and hospital substitute treatments.
- Treatment provided at an emergency department of a hospital.
- Treatment for which a Medicare benefit is not payable. However, we do cover rehabilitation, psychiatric and palliative care hospital treatments.
- Treatment not clinically necessary (such as cosmetic surgery).
- Doctors' fees in excess of the MBS fee, unless covered by Access Gap.
- Pharmaceuticals provided on discharge, or unrelated to the reason for hospitalisation.
- Exceptional (high-cost) drugs.
- Personal items such as newspapers, toiletries, pay-TV or crutches. (Crutches are claimable under Extras cover.)
- Accommodation in an aged care facility.
- A hospital stay beyond 35 days that is not supported by an acute care certificate. This will incur out-of-pocket expenses.
- Surgery provided by a non-accredited podiatric surgeon. For podiatric surgery provided by a Commonwealth accredited podiatric surgeon, hospital benefits will be paid at the insured rates and a limited benefit is payable for the podiatric surgeon's fees.

Non-resident limitations

Defence Health hospital products are not suitable for non-residents without full Medicare entitlements. This includes overseas visitors from countries with Australian Government reciprocal health care arrangements.