

Product tiers and clinical categories – effective from 1 April 2019

Clinical category	Basic Plus		Bronze Plus	Silver Plus	Gold
	(Public Hospital, ADF Public Hospital)	(Essentials Hospital, ADF Essentials Package.)	(Everyday Hospital)	(Value Hospital)	(Ultimate Hospital, Premier Hospital, Top Hospital, ADF Total Package, ADF Top Hospital)
Rehabilitation: admissions such as stroke recovery and cardiac rehabilitation.	R	R	R	✓	✓
Hospital psychiatric services: inpatient treatment for psychiatric, mental, addiction or behavioural disorders.	R	R	R	R	✓
Palliative care: quality of life care for patients with a terminal illness.	R	R	R	✓	✓
Brain and nervous system: treatment of the brain, spinal cord and peripheral nervous system (e.g. stroke, brain tumour, head injuries, epilepsy and Parkinson's disease).	R	✗	✓	✓	✓
Eye (not cataracts): includes treatment for retinal detachment, eye infections, tear-duct conditions and trauma to the eye.	R	✗	✓	✓	✓
Cataracts: hospital treatment to remove a cataract and replace with an artificial lens.	R	✗	✗	✗	✓
Ear, nose and throat: includes ear, nose, throat, middle ear, thyroid, parathyroid, larynx, lymph nodes and related areas of the head and neck.	R	✗	✓	✓	✓
Tonsils, adenoids and grommets: in-hospital treatment of tonsils and adenoids and insertion or removal of grommets.	R	✓	✓	✓	✓
Bone, joint and muscle: disorders and injuries of the musculoskeletal system (e.g. carpal tunnel, fractures, hand surgery, joint fusion, bone spurs, osteomyelitis and bone cancer).	R	✓	✓	✓	✓
Joint reconstructions: surgery for torn tendons, rotator cuff tears and damaged ligaments.	R	✓	✓	✓	✓
Joint replacements: e.g. replacement of shoulder, wrist, finger, hip, knee, ankle or toe joint, spinal disc replacement.	R	✗	✗	✗	✓
Back, neck and spine: investigation and treatment of back, neck and spinal column, including spinal fusion.	R	✗	✗	✓	✓
Podiatric surgery (by a registered podiatric surgeon): covers hospital accommodation and the cost of a prosthesis for conditions affecting the foot or ankle.	R	✗	✗	✓	✓
Kidney and bladder: e.g. kidney stones, adrenal gland tumour and incontinence.	R	✗	✓	✓	✓
Male reproductive system: e.g. male sterilisation, circumcision and prostate cancer.	R	✗	✓	✓	✓
Gynaecology: treatment of female reproductive conditions such as endometriosis, polycystic ovaries, female sterilisation and cervical cancer.	R	✗	✓	✓	✓
Miscarriage and termination of pregnancy: hospital treatment for the investigation and treatment of a miscarriage or for termination of pregnancy.	R	✗	✓	✓	✓
Pregnancy and birth: in-hospital treatment of conditions associated with pregnancy and child birth.	R	✗	✗	✓	✓
Assisted reproductive services: procedures such as egg or sperm retrieval, IVF or GIFT	R	✗	✗	✗	✓
Digestive system: investigation and treatment that includes the oesophagus, stomach, gall bladder, pancreas, spleen, liver and bowel.	R	✗	✓	✓	✓
Hernia and appendix: in-hospital treatment of a hernia or appendicitis.	R	✓	✓	✓	✓
Gastrointestinal endoscopy: includes colonoscopy, gastroscopy, endoscopic retrograde cholangiopancreatography (ERCP).	R	✓	✓	✓	✓
Chemotherapy, radiotherapy and immunotherapy for cancer: treatment (not surgery) for cancer.	R	✗	✓	✓	✓
Pain management: treatment that does not involve the insertion or surgical management of a device, e.g. injection of a nerve block.	R	✗	✓	✓	✓
Skin: removal of foreign bodies, treatment of skin conditions, medically necessary plastic surgery (e.g. melanoma, minor wound repair and abscesses).	R	✗	✓	✓	✓

(cont.)

Clinical category	Basic Plus		Bronze Plus	Silver Plus	Gold
	(Public Hospital, ADF Public Hospital)	(Essentials Hospital, ADF Essentials Package.)	(Everyday Hospital)	(Value Hospital)	(Ultimate Hospital, Premier Hospital, Top Hospital, ADF Total Package, ADF Top Hospital)
Breast surgery (medically necessary): e.g. reconstruction or reduction after surgery for lesions, tumours, cancer, or preventative mastectomy.	R	✗	✓	✓	✓
Diabetes management (excluding insulin pumps): in-hospital investigation and management of diabetes (not diabetes-related conditions).	R	✗	✓	✓	✓
Heart and vascular system: e.g. heart failure, heart attack, monitoring of heart conditions, varicose veins and removal of plaque from arterial walls.	R	✗	✗	✓	✓
Lung and chest: e.g. lung cancer, respiratory disorders such as asthma, pneumonia, and treatment of trauma to the chest.	R	✗	✗	✓	✓
Blood: e.g. blood clotting disorders and bone marrow transplants.	R	✗	✗	✓	✓
Plastic and reconstructive surgery (medically necessary): treatment of any physical deformity, e.g. burns requiring a graft, cleft palate, club foot and angioma.	R	✗	✗	✓	✓
Dental surgery: hospital surgery to the teeth and gums (e.g. wisdom teeth removal or dental implant surgery).	R	✓	✓	✓	✓
Implantation of hearing devices: treatment to correct hearing loss, including implantation of a prosthetic hearing device.	R	✗	✗	✓	✓
Dialysis for chronic kidney failure: in-hospital treatment for chronic kidney failure (e.g. peritoneal dialysis and haemodialysis).	R	✗	✗	✗	✓
Weight loss surgery: e.g. gastric banding, gastric bypass, sleeve gastrectomy.	R	✗	✗	✗	✓
Insulin pumps: hospital treatment for the provision and replacement of insulin pumps for the treatment of diabetes.	R	✗	✗	✓	✓
Pain management with device: implantation, replacement or other surgical management of a device for the treatment of pain (e.g. infusion pump or neurostimulator).	R	✗	✗	✓	✓
Sleep studies: in-hospital investigation of sleep patterns and anomalies (e.g. sleep apnoea and snoring).	R	✗	✗	✓	✓

 Included
  Excluded
  Restricted