

# Hospital cover

Product information brochure



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## Hospital covers at a glance

 <b>Gold Hospital</b>	<b>The highest level of Suncorp Health Insurance Hospital cover</b> <ul style="list-style-type: none"><li>✓ Covers all Medicare recognised hospital procedures for peace of mind.</li><li>✓ Ideal if you're planning a family.</li></ul>
 <b>Silver Advantage Hospital Plus</b>	<b>You want extensive cover but don't need pregnancy</b> <ul style="list-style-type: none"><li>✓ Don't pay for assisted reproductive services and pregnancy.</li><li>✓ A high level of cover for completed families.</li></ul>
 <b>Silver Everyday Hospital Plus</b>	<b>Great value Hospital cover including many commonly claimed services</b> <ul style="list-style-type: none"><li>✓ Ideal if you're healthy and not planning a family.</li><li>✓ Excludes some hospital procedures you're less likely to need.</li></ul>
 <b>Bronze Hospital Plus</b>	<b>The basics, and then some</b> <ul style="list-style-type: none"><li>✓ Ideal for those who want a little more than just the basics.</li><li>✓ Cover for many commonly claimed procedures.</li></ul>
 <b>Basic Hospital Plus</b>	<b>Suncorp Health Insurance basic level cover</b> <ul style="list-style-type: none"><li>✓ Cover for accidents, emergency ambulance and some hospital services</li><li>✓ You are on a budget or new to private health cover.</li></ul>

### Hospital excess options to help you save money on premiums

A hospital excess is the amount you pay towards the cost of a hospital stay before any benefits are payable by the insurer. Selecting a higher excess means your Suncorp Health Insurance premiums will be lower.

You only pay an excess if you, or someone (other than a dependent child under 21 years of age) on your policy, goes to hospital. The excess applies once per person, per calendar year, no matter how many times you're admitted, and is paid directly to the hospital before your admission.

The excess for families is capped at twice your chosen level of excess (e.g. a \$250 excess is capped at \$500 per calendar year).

### Heading to hospital? Call first

Before heading to hospital, give Suncorp Health Insurance a call. The team will chat through the whole process, check your cover, and explain how to keep out-of-pocket expenses to a minimum. Call **13 11 55**

### Switching from another health fund?

Suncorp Health Insurance recognise waiting periods already served with your current health fund for equivalent services on the same level of cover, so you can claim straight away.

~ Available where there is a break in cover of 59 days or less. Waiting periods apply for services not currently covered, services with higher benefits, where waiting periods haven't been fully served, or where you select a lower excess. Any benefit limits already used with your current fund will apply to your Suncorp Health Insurance policy.

#### Excess options

<b>\$250</b> per person per calendar year	<b>\$500</b> per person per calendar year	<b>\$750</b> per person per calendar year
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\$250 option not available on Gold Hospital, Silver Everyday Hospital Plus, Bronze Hospital or Basic Hospital Plus.

### Need help?

Go to [suncorp.com.au/health](https://suncorp.com.au/health)  
Call **13 11 55**  
Mon-Fri: 8am-6pm (AEST/AEDT)

# In-hospital services

Suncorp Health Insurance Product	Gold Hospital	Silver Advantage Hospital Plus	Silver Everyday Hospital Plus	Bronze Hospital Plus	Basic Hospital Plus
Hospital excess options	\$500/\$750 per person per calendar year	\$250/\$500/\$750 per person per calendar year	\$500/750 per person per calendar year	\$500/750 per person per calendar year	\$500/750 per person per calendar year
<b>Included and excluded hospital services by Hospital cover</b>					
Rehabilitation	✓	✓	✓	MBP*	MBP*
Hospital psychiatric services	✓	MBP*	MBP*	MBP*	MBP*
Palliative care	✓	✓	✓	MBP*	MBP*
Brain and nervous system	✓	✓	✓	✓	✗
Eye (not cataracts)	✓	✓	✓	✓	✗
Ear, nose and throat	✓	✓	✓	✓	✗
Tonsils, adenoids and grommets	✓	✓	✓	✓	✓
Bone, joint and muscle	✓	✓	✓	✓	✗
Joint reconstructions	✓	✓	✓	✓	✓
Kidney and bladder	✓	✓	✓	✓	✗
Male reproductive system	✓	✓	✓	✓	✗
Digestive system	✓	✓	✓	✓	✗
Hernia and appendix	✓	✓	✓	✓	✓
Gastrointestinal endoscopy	✓	✓	✓	✓	✓
Gynaecology	✓	✓	✓	✓	✓
Miscarriage and termination of pregnancy	✓	✓	✓	✓	✓
Chemotherapy, radiotherapy and immunotherapy for cancer	✓	✓	✓	✓	✗
Pain management	✓	✓	✓	✓	✗
Skin	✓	✓	✓	✓	✗
Breast surgery (medically necessary)	✓	✓	✓	✓	✗
Diabetes management (excluding insulin pumps)	✓	✓	✓	✓	✗
Heart and vascular system	✓	✓	✓	✗	✗
Lung and chest	✓	✓	✓	✓	✗
Blood	✓	✓	✓	✓	✗
Back, neck and spine	✓	✓	✓	✗	✗
Plastic and reconstructive surgery (medically necessary)	✓	✓	✓	✓	✗
Dental surgery	✓	✓	✓	✓	✓
Podiatric surgery (provided by a registered podiatric surgeon)	✓	✓	✓	✓	✗
Implantation of hearing devices	✓	✓	✓	✗	✗
Cataracts	✓	✓	✗	✗	✗
Joint replacements	✓	✓	✗	✗	✗
Dialysis for chronic kidney failure	✓	✓	✗	✗	✗
Pregnancy and birth	✓	✗	✗	✗	✗
Assisted reproductive services	✓	✗	✗	✗	✗
Weight loss surgery	✓	✗	✗	✗	✗
Insulin pumps	✓	✓	✓	✓	✗
Pain management with device	✓	✓	✓	✓	✗
Sleep studies	✓	✓	✓	✓	✗

## Other included services on all products

- ✓ Accidental Injury Benefit\* (waiting period 1 day).
- ✓ Emergency ambulance cover# (waiting period 1 day).

## Key features

- Accidental Injury Benefit\*.
- Emergency ambulance cover#.
- No excess for dependant children under 21 years of age.
- Can help you to avoid the Medicare Levy Surcharge if you have a taxable income above \$93,000 (\$186,000 for families) and Lifetime Health Cover Loading.
- Hospital excess capped at once per person, per calendar year.

\* **Minimum Benefits Payable (MBP)** means that Suncorp Health Insurance will pay the minimum amount of benefits required under the Private Health Insurance Act, to or on behalf of a member for hospital treatment under a Hospital cover. If you're attending a private hospital for these services, there will be significant out-of-pocket costs. If a treatment important to you is listed as MBP, Suncorp Health Insurance recommend you consider a higher level of cover.

✓ Hospital Treatment provided by a registered podiatric surgeon is limited to cover for accommodation and prosthetic devices. No benefits are payable for podiatric surgeon fees, medical specialist fees (e.g. anaesthetist) or theatre costs. Refer to the Policy Booklet for more information.

^ Refer to the Policy Booklet for benefit terms and conditions available at [suncorp.com.au/health](http://suncorp.com.au/health)

# Not available to residents of Queensland and Tasmania who have ambulance services provided by their State ambulance schemes, or pension and health care card holders who have ambulance services provided by State ambulance schemes (check entitlements with Centrelink if unsure).

## The Medicare Levy Surcharge and how you could avoid paying extra tax

If your taxable income is above \$93,000 (\$186,000 for families), and you don't have an appropriate level of private Hospital cover, you may have to pay the Medicare Levy Surcharge. This is an additional 1% to 1.5% in tax (on top of the Medicare Levy we all have to pay).

How much you could be required to pay in extra tax depends on your income (or combined income for couples and families):

	Base Tier	Tier 1	Tier 2	Tier 3
<b>Singles</b>	\$93,000 or less	\$93,001 – \$108,000	\$108,001 – \$144,000	\$144,001 or more
<b>Families</b>	\$186,000 or less	\$186,001 – \$216,000	\$216,001 – \$288,000	\$288,001 or more
<b>Medicare Levy Surcharge</b>				
	0.0%	1.0%	1.25%	1.5%

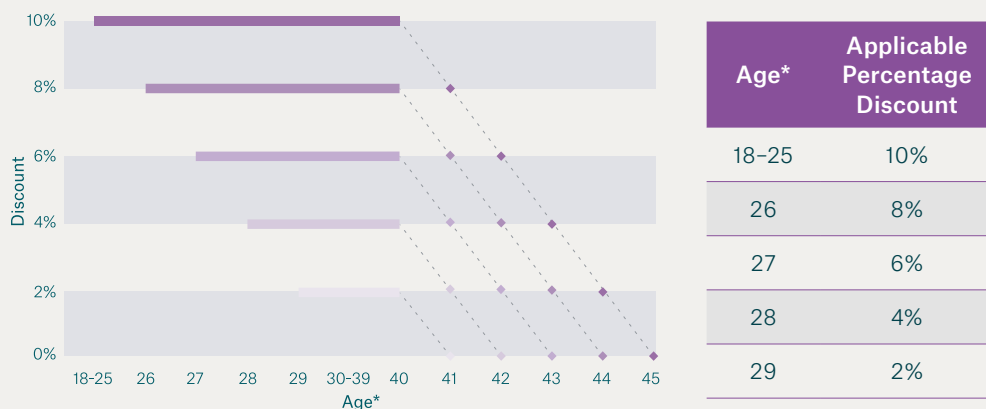
You can avoid the Medicare Levy Surcharge (and pay less tax) by joining any Suncorp Health Insurance Hospital cover and maintaining it for the full financial year. If you take out Hospital cover part-way through the financial year, you will only avoid the surcharge for the period you held suitable Hospital cover.

Source: Australian Tax Office. These thresholds apply for the 2023/2024 financial year. For families, and single parent families, the threshold increases by \$1,500 for each dependant child after the first. There are specific rules for calculating income for Medicare Levy Surcharge purposes. For more information go to [ato.gov.au](http://ato.gov.au)

## Age Based Discount

Age Based Discounting is a Federal Government initiative designed to encourage people to purchase private Hospital cover earlier in life. This means, if you are aged under 30 and take out private Hospital cover, you may be eligible to receive a discount. The discount is based on your age on the Discount Assessment Date, which is generally 1 April 2019, or the date you first took out an eligible private Hospital cover following 1 April 2019.

When a person turns 41, the Age Based Discount will reduce at the rate of 2% per year, so that no Age Based Discounts are available after the age of 45.

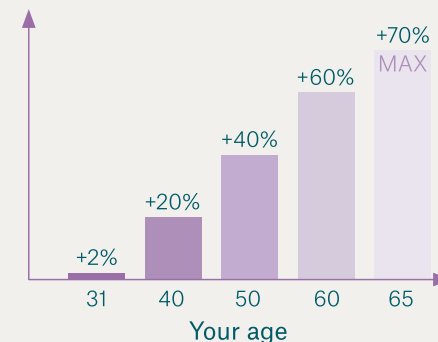


\*Age at discount assessment date

## Lifetime Health Cover

Under Lifetime Health Cover (LHC) if you don't have Hospital cover by 1 July after your 31st birthday, you'll pay a 2% loading on top of the normal premiums for each year you don't have Hospital cover. The loading applies for 10 years of continuous Hospital cover.

This isn't just with Suncorp Health Insurance, but every health fund.



**If you have a Lifetime Health Cover loading, the Rebate is not claimable on the LHC loading component of your premium**

## The Australian Government Rebate on private health insurance

The Private Health Insurance Rebate offers a saving on the cost of private health cover funded by the Federal Government. The level of Rebate you could be entitled to receive is based on the age of the oldest person on the policy and your taxable income (or combined family income for couples and families).

The table below will help you determine which rebate level you could be entitled to. The Rebate percentages are set annually by the Australian Government.

	Base Tier	Tier 1	Tier 2	Tier 3
<b>Singles</b>	\$93,000 or less	\$93,001 – \$108,000	\$108,001 – \$144,000	\$144,001 or more
<b>Families</b>	\$186,000 or less	\$186,001 – \$216,000	\$216,001 – \$288,000	\$288,001 or more

Private Health Insurance Rebate – from 1 April 2021				
<b>Under 65</b>	24.608%	16.405%	8.202%	0.00%
<b>65-69</b>	28.710%	20.507%	12.303%	0.00%
<b>70+</b>	32.812%	24.608%	16.405%	0.00%

Source: Australian Tax Office. These thresholds apply for the 2023/2024 financial year. For families, and single parent families, the thresholds increase by \$1,500 for each dependant child after the first. All members on the policy must be eligible to claim the Rebate. There are specific rules for calculating income for Australian Government Rebate purposes. For more information go to [ato.gov.au](http://ato.gov.au)