



## Product Details

# iSelf\_Gold Class Hospital 500 Excess & CoPay

### Your Cover

iSelf Gold Class Hospital 500 Excess & CoPay provides comprehensive cover in over 550 Private Hospitals Australia-wide, giving you complete confidence and peace of mind.

### iSelf at your fingertips 24/7

Managing your membership couldn't be easier with the **iSelf Online Member Service (OMS) portal**. Simply download the iSelf App or visit **members.iself.com.au** to register or log in, and you're ready to go.

Through OMS you can view your membership and cover, make a claim or a contribution payment and view important documents. Easy!



### iSelf care

iSelf hospital cover provides more than just in hospital care, you also have access to various hospital programs. For more information visit **iSelf.com.au**.

## Services Covered

You have plenty to enjoy and less to worry about with iSelf Gold Class Hospital 500 Excess & CoPay, providing you with benefits for a comprehensive range of services. See all the services you're covered for: ▶



TREATMENT CATEGORIES	BENEFIT
Bone, joint and muscle	✓
Brain and nervous system	✓
Breast surgery (medically necessary)	✓
Chemotherapy, radiotherapy and immunotherapy for cancer	✓
Diabetes management (excluding insulin pumps)	✓
Digestive system	✓
Ear, nose and throat	✓
Eye (not cataracts)	✓
Gastrointestinal endoscopy	✓
Gynaecology	✓
Hernia and appendix	✓
Joint reconstructions	✓
Kidney and bladder	✓
Male reproductive system	✓
Miscarriage and termination of pregnancy	✓
Pain management	✓
Skin	✓
Tonsils, adenoids and grommets	✓
Hospital psychiatric services	✓
Rehabilitation	✓
Palliative care	✓
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 - limited benefits)	✓
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	✓

What am I covered for?

If you are admitted to hospital as a Private Patient, iSelf will cover you in a Private Hospital for:

Day surgery	Overnight accommodation
Theatre fees	Intensive care unit
Medicare recognised procedures	Private room (where available)
Specialist Surgeons, Anaesthetists and Assisting or Attending Doctors fees	In-hospital Pharmacy
In-hospital Pathology	In-hospital medical supplies

When you’re admitted into a Public Hospital it’s your choice whether you elect to be admitted as a public patient (your stay will be covered by Medicare), or a private patient (your admission will be covered by your private health insurance). Where you elect to be covered as a private patient in a public hospital, you will be eligible for accommodation benefits paid at a shared ward rate. This means should you be given a private room, you may end up with out of pocket expenses.

Access Gap Cover

As an iSelf member you have access to over 36,000 Doctors who participate in the Access Gap Cover Scheme.

If your Doctor agrees to participate in our Access Gap Cover Scheme for your hospital procedure, you will either reduce or eliminate any out of pocket costs that may otherwise be incurred during your hospital admission.

Did you know that you can search for an Access Gap specialist by using our Doctor search: [iself.com.au/providers](https://iself.com.au/providers)

Unlimited ambulance cover

iSelf Gold Class Hospital 500 excess & CoPay provides you cover for all medically necessary ambulance transport across Australia - road, air and sea.

Hospital assistance package

Benefits are available towards travel and accommodation expenses when travel for a hospital admission is required. Contact us or refer to the Policy Booklet for more information about these benefits, and eligibility.

Always contact iSelf prior to an admission to hospital

Let us help you! Reducing or removing your out of pocket expenses when you go into hospital is what we love to do best!

If you’re going to hospital give us a call, we can help get the most out of your cover and assist with any paperwork to help you with your admission. Don’t forget you may also be eligible for services during and after your hospital stay.

Waiting periods

If you are joining Private Hospital Cover for the first time then you will have waiting periods as set out below. If you are transferring your hospital cover from another insurer, and do so within the required time frame, then all your entitlements transfer with you.

12 months	Pre-existing conditions <i>Excluding Hospital Psychiatric services, Rehabilitation and Palliative care</i>
	Pregnancy and birth and assisted reproductive services
2 months	Hospital Psychiatric services, Rehabilitation and Palliative care <i>Regardless of whether they are pre-existing or not</i>
	All other conditions requiring a hospital admission, that are not considered pre-existing
	Hospital Care programs
1 Day	Unlimited Ambulance services

Information continued on the following page.



### Transferring from another fund?

When you transfer from another fund, you don't have to re-serve your waiting periods for equivalent cover. Waiting periods only apply if you are new to private health insurance, when you upgrade your cover, to any exclusions you may have had with a previous fund, or if you haven't finished serving your waiting periods.

### Upgrading your cover?

When you upgrade your cover (either as a current iSelf member, or when your transferring to iSelf) waiting periods will apply to any increased benefits, limits and services, including to any upgrade in excess and or co-payments. While waiting periods are being served, benefits will continue to be paid at the previous level of cover, where available.

### What is a pre-existing condition?

The pre-existing rule only applies if you are new to private health insurance or you have upgraded your cover. A pre-existing condition is any ailment that, in the opinion of a Medical Practitioner appointed by the Fund, existed at any point in the 6 months prior to taking out cover.

For us to determine whether the condition is pre-existing or not, we may require information from your treating GP and Specialist, that will be assessed by an independent Medical Practitioner appointed by the Fund.

### No waits on accident coverage

Where an accident occurs after joining iSelf Hospital cover, we will waive the waiting periods for treatment of that condition.

## Excess & CoPayment

### \$500 Excess & \$500 CoPay

iSelf Gold Class Hospital 500 Excess & CoPay

\$500 Excess payable on admission to hospital, plus a \$500 CoPayment per overnight of admission, capped at \$1000 per calendar year.

### We're here to help

You can find out more information about iSelf membership and covers in the Policy Booklet or at **[iself.com.au](http://iself.com.au)** or you can get in contact with our iSelf Team Members:

**1800 467 353**  
**[hey@iself.com.au](mailto:hey@iself.com.au)**

### What is an Excess & CoPayment?

An Excess and CoPay (or CoPayment) is an amount you agree to contribute to your treatment if you are hospitalised, usually to reduce the cost of your cover without compromising what you are covered for.

The Excess is payable on admission to hospital once per person, per calendar year, regardless of how many times you may need to go to hospital.

The CoPay is in addition to your Excess, and is payable when you are admitted to hospital for a minimum of one night. The CoPay of \$500 applies per night, to a maximum of 2 nights (\$1000), per person per calendar year, regardless of how many times you are admitted to hospital.

**The Excess or CoPay does not apply to dependant children on your membership.**

The information is current as at 1 April 2020. iSelf Health Insurance is issued by Phoenix Health Fund Limited (ABN 93 000 124 863) This product information sheet contains a summary of the main rules, and should be read and retained, in conjunction with the

Policy Booklet, Website and Health Fund Rules. Benefits vary according to level of cover. **Contact iSelf on 1800 467 353 or email [hey@iself.com.au](mailto:hey@iself.com.au)** if you have any questions about your cover.