

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.

Healthy Start is a packaged product that provides cover for Hospital and Extras services. This product is only available as a Single or Couple policy.

Hospital

Clinical Category	
Rehabilitation	R
Hospital psychiatric services	R
Palliative care	R
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 Prostheses List).
- The Doctors' charges for in-hospital medical services up to the Medicare Schedule Fee.

✗ Excluded Service

No benefits will be payable for any hospital admission, medical or other costs on an excluded service and you will be responsible for covering all associated costs.

R Restricted Service

We will only pay default benefits for Restricted Services. For information on what this means, please read the CUA Health Member Guide.

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:

Ambulance Cover	
Accident (<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>).	1 Day
Rehabilitation, Palliative care and Hospital Psychiatric services	2 Months
All other hospital treatments	
Pre-existing conditions, ailments or illness (<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>).	12 Months

Co-Payment

A Co-Payment is a daily amount you pay towards the cost of your hospital accommodation costs when admitted to hospital. This may be separate or in addition to any excess applicable on your cover.

There is a \$50 per night Co-Payment to a maximum amount of \$250 per admission on this product. The Co-Payment does not apply to same day admissions.

Annual Limit

An annual limit is the maximum amount of benefits payable towards services, items or groups of services and/or items within a calendar year.

Sub-Limit

A sub-limit is the maximum amount you can claim for a specific service, which is deducted from a larger annual limit.

Extras

Service Category	Items & Services	Waiting Periods	Annual Limit	Sub-limits
General Dental	Preventative treatment Dental examinations Scale and clean Extractions Fillings X-Rays	2 Months	Year 1 & 2 - \$350 Year 3+ - \$400	No sub-limits apply
Major Dental	Periodontics (e.g. treatment of gum disease) Crowns, dentures & bridges Root canal	12 Months		
Optical	Prescription lenses (includes frames when invoiced together) Contact lenses	6 Months	Year 1 & 2 - \$150 Year 3+ - \$200	No sub-limits apply
Physiotherapy Chiropractic Osteopathy Psychology Remedial Massage	Consultations	2 Months	Year 1 & 2 - \$300 Year 3+ - \$350	No sub-limits apply
Ambulance Transport	For residents of all states, except QLD & TAS, benefits are payable for Emergency only ambulance transport anywhere in Australia (including Air Ambulance). Refer to the CUA Health Member Guide for more details.	1 Day	No annual limit	No sub-limits apply

Other features and benefits

Healthy Start Bonus

Each person covered under Healthy Start package upon joining and, each calendar year thereafter will receive a \$100 bonus that can be used to offset any gaps on your extras services. Any unused portion of the Healthy Start Bonus does not roll into the next calendar year.

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.cua.com.au/health-insurance/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 visit

<https://www.cua.com.au/health-insurance/search-providers>. Please also refer to the Member guide for more details on Access Gap Cover.

CUA Member Discount

Get a 4% discount on your CUA Health premium when you pay by direct debit from your CUA transaction account.

Find out more, visit <https://www.cua.com.au/health-insurance/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.

Discounts from Optical Retailers

CUA Health members get additional discounts and free services, assessments or fitting sessions at leading Optical providers including Luxottica (OPSM, Laubman & Pank), OPSM Direct, Specsavers, Eyebenefit, VPS Global and others.

Refer to <https://www.cua.com.au/health-insurance> or the CUA Health Member Guide for details of discounts available at each provider.



Current as at 1 April 2019. 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.cua.com.au/health-insurance> 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/

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