

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.

Clinical Category	
Rehabilitation	R
Hospital psychiatric services	R
Palliative care	R
Eye (not cataracts)	R
Ear, nose and throat	R
Tonsils, adenoids and grommets	R
Bone, joint and muscle	R
Joint reconstructions	R
Hernia and appendix	R
Gastrointestinal endoscopy	R
Gynaecology	R
Male reproductive system	R
Miscarriage and termination of pregnancy	R
Kidney and bladder	R
Digestive system	R
Skin	R
Breast surgery (medically necessary)	R
Diabetes management (excluding insulin pumps)	R
Brain and Nervous system	R
Chemotherapy, radiotherapy and immunotherapy for cancer	R
Pain management	R
Heart and vascular system	R
Implantation of hearing devices	R
Back, neck and spine	R
Plastic and reconstructive surgery (medically necessary)	R
Lung and Chest	R
Blood	R
Podiatric surgery (provided by a registered podiatric surgeon)	R
Dental surgery	R
Sleep studies	R
Pain management with device	R
Insulin pumps	R
Cataracts	R
Joint replacements	R
Dialysis for chronic kidney failure	R
Pregnancy and birth	R
Assisted reproductive services	R
Weight loss surgery	R

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

## Other features and benefits

### 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 <https://www.cua.com.au/health-insurance>. 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://cua.com.au/health-insurance/health-discount>



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://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/](http://www.privatehealth.com.au/codeofconduct/)**

Last updated 15/02/2019