

CHECK YOUR PRIVATE HEALTH COVER

Questions to ask your insurer before you plan surgery.

Private health insurance can make a big difference to the cost of surgery, but only if you hold the right type of cover. Cover and waiting periods vary by policy, so check yours early.

What It Helps to Know

- Surgery is covered by **hospital cover**, not extras.
- Weight loss surgery is a defined category of **hospital cover**. **Gold tier** policies must include it. Policies in other tiers may or may not.
- When you join or upgrade, insurers can apply a waiting period of **up to 12 months** for pre-existing conditions. The decision is made by the insurer's medical practitioner.
- You can find what your policy includes in its **Private Health Information Statement**.
- Even with the right cover, you may still have out-of-pocket costs, such as your hospital excess and the anaesthetist's gap.

Questions to Ask Your Insurer

Question	Their answer
Does my policy include weight loss (bariatric) surgery?	
Which tier is my hospital cover?	
Is there a waiting period that applies to me, and when does it end?	
What is my hospital excess?	
Are there any exclusions, restrictions or daily hospital charges?	
Are the hospital and doctors I plan to use covered, and how much of the doctors' fees will you contribute?	
Does my extras cover contribute to dietitian and exercise physiology appointments, and what are the annual limits?	

Spoke with: _____ Date: ____ / ____ / ____

- Ask for answers in writing, and keep a copy.
- Note the name of the person you spoke with, and the date.
- Do not cancel or downgrade your cover until you have checked how it affects your plans.

- Payment plans are available. Ask our team about the options.
- Early release of super on compassionate grounds is applied for through the Australian Taxation Office (ATO). It needs a report from a registered medical specialist and one from a registered medical practitioner. Approval is not guaranteed, and the ATO recommends waiting for the outcome before you pay for treatment.

Questions? Call our team on **08 6155 8822**
Monday to Friday, 8am to 4pm

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