

How your hospital cover excess works

Choosing to take hospital cover with an excess is a way to reduce the cost of your cover, without reducing the level of cover you have.

Most of our hospital covers have excess options available

(excesses are not available on extras or ambulance covers).

Cover	Excess options	When does it apply?	Who does it apply to?
Gold Premium Hospital	No excess \$250 excess \$500 excess \$750 excess	Excess is paid for overnight hospital stays only. You don't pay any excess for day surgery procedures.	Excess only applies to adults covered by your membership; no excess is paid by dependants under the age of 21 covered by a family or sole-parent family membership.
Silver Plus Smart Hospital No Pregnancy	\$500 excess \$750 excess	The excess for day surgery is only \$100; the full excess applies to overnight hospitalisations.	
Silver Plus Smart Hospital	\$350 excess \$700 excess (not available with 'no excess')		
Bronze Plus Step Up Hospital			
Bronze Plus Value Hospital	\$250 excess (Not available with 'no excess' or any other excess options)	Excess is paid for both overnight hospital stays and day surgery procedures.	
Bronze Plus First Start Hospital			
Bronze Plus Fit & Healthy Hospital	Not available with an excess		
Basic Plus Public Hospital			

You can choose the excess level you want either at the time you first join or at any time throughout your membership.



A hospital cover excess works much the same way as the excess on your car or house insurance: you agree to take an excess, which reduces the cost of your cover, and if you need to make a claim you pay the excess first and then your cover kicks in.

When do you pay your excess?

- You only have to pay the excess when an adult covered by your membership goes into hospital. Dependants covered by your membership under the age of 21 do not pay any excess for any hospitalisation.
- The excess you choose applies to the first overnight hospitalisation or day surgery admission in any calendar year. When the full excess has been paid, you won't pay it again for additional hospitalisations within the same calendar year.
- Depending on the level of hospital cover you have, you may pay either no excess, or a greatly reduced excess on day surgery procedures (this is when you have a procedure in hospital and are admitted and discharged within the same day, i.e. you don't stay in overnight).
- If your hospital cover has a day surgery excess, and you have multiple day surgery procedures in a calendar year, you'll pay the day surgery excess only until your total excess amount has been reached.

- Transferring from a cover with a higher excess to one with a lower excess (for example, from a \$700 excess to a \$350 excess) counts as an upgrade in your cover. In this case, you may have to pay your previous higher excess until you've served the waiting period for the new, lower level excess.

How do you pay your excess?

If you're going to be admitted to hospital either overnight or for a same-day procedure, the hospital admissions staff will ask you for the details of your hospital cover, and will contact us to confirm:

- that you are covered for the procedure you're planning to have
- that your cover is paid up to date
- whether you have an excess on your cover.

If you have an excess to pay, we'll let them know the amount and they will let you know when you need to pay it. You'll pay the excess directly to the hospital.

Your excess is an out-of-pocket expense and cannot be claimed back from the fund.

Here are a couple of examples to clarify:

Gold Premium Hospital cover

Day surgery admissions

You don't pay any excess for day surgery procedures, no matter how many admissions you have in a calendar year.

Overnight admissions

If you've chosen this cover with either a \$250, \$500 or \$750 excess, each adult will pay the full excess for the first overnight hospital admission in any calendar year. If the same person needs to go into hospital overnight again within the same calendar year, you won't pay the excess again. The full excess will be payable again for the hospitalisation in any subsequent calendar year.

Silver Plus Smart Hospital cover

With Silver Plus Smart Hospital cover, the total amount of the excess for each adult in a calendar year will be either \$350 or \$700, depending on which excess option you've chosen. You may pay a combination of day surgery and/or overnight hospital excesses throughout the year, until you've paid the total amount of your excess.

For example, if you have cover with a \$350 excess and you have a day surgery procedure, you'll pay \$100, and will have a remaining excess for that calendar year of \$250. If you have another day surgery procedure, you'll pay \$100 again and will have a remaining excess for the year of \$150; if you go into hospital overnight, you'll only pay the balance of your excess, \$150.

Whatever combination of overnight or day surgery admissions you have in any calendar year, each adult covered will only pay the total amount of the chosen excess once. Once you've reached the \$350 or \$700 excess limit, you don't pay any additional excess payments within the same calendar year.