



Your guide to

starter flexi basic

Your starter hospital and extras package,
with a loyalty bonus on your extras.

Hospital cover

Your ahm hospital cover can pay towards services you receive when you're admitted to hospital and treated as a private patient. It can't pay towards any services when you're not admitted to hospital (eg. seeing your GP or specialist).

We won't pay benefits towards services that aren't covered by Medicare or listed on Medicare Benefit Schedule (MBS).

Call us on 134 246 before any treatment to check what we'll pay towards and what out-of-pocket costs you may incur.

The table right shows what's Excluded and Restricted in your hospital cover.

R Restricted Service

We pay the minimum benefit set by the government towards hospital accommodation.

If you're treated in a private hospital for a Restricted Service, you are likely to incur substantial out-of-pocket expenses because this minimum benefit will not be enough to cover all hospital costs.

For Restricted Services as a private patient in a public hospital we'll pay minimum shared room benefits.

X Excluded Service

We won't pay any benefits towards these Excluded Services, including any hospital accommodation or medical services.

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

But wait, there's more...



Ambulance Services

Limited medically necessary ambulance trips to the nearest hospital that is able to provide the level of care you require. 1 per single policy or 2 per couple or family policy per financial year. TAS and QLD have State schemes to cover ambulance services for residents of those States.

Accident Override

Accident Override means that services which are normally Restricted or Excluded will be treated as Included Services where you require hospital treatment as the result of an Accident that occurred after joining this cover.

Benefits are payable for the initial and ongoing hospital treatment for injuries resulting from the Accident under Accident Override.

Excess explained

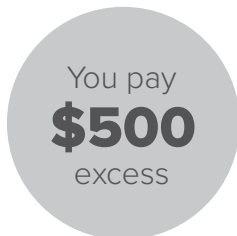
Excess is the amount you pay towards your hospital admission (same-day or overnight), often at the time of your admission, before we pay any benefits.

Excess levels available on this product are \$500 per person (up to a maximum of \$1,000 per couple) and \$750 per person (up to a maximum of \$1,500 per couple). Excess applies per member, per Membership Year.

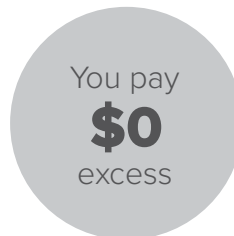
Membership Year is the annual period commencing on the date that you join an ahm hospital cover, or change to a new ahm cover for hospital treatment, and renews every year on that date.

Here's an example of \$500 excess level:

Your first hospital admission



Next and ongoing hospital admissions
in the same Membership Year



GapCover

How to reduce your in-hospital medical out-of-pocket expenses

GapCover is designed to help eliminate or reduce your out-of-pocket expenses for in-hospital doctor's charges.

Where your doctor decides to charge more than the MBS fee (the set government fee), you will be left with an out-of-pocket expense, commonly referred to as the 'gap'.

Doctors can choose to participate in GapCover on a claim-by-claim basis.

Check upfront with each doctor involved if they'll participate in GapCover for each claim as part of your treatment, to help reduce your out-of-pocket expense. Out-of-pocket expenses may still apply.

It's important to know GapCover doesn't apply to diagnostic services.

Going to hospital?

It can be a little daunting going to hospital.

Get help with our simple Going to hospital checklist from ahm.com.au/forms-guides

Hospital Waiting Periods

A Waiting Period is a set amount of time you must wait before any benefits are payable for items and services that are included under your cover. Benefits are not payable for items and services received during a Waiting Period.

Waiting Periods apply when you first join private health insurance. If you have a gap of more than 30 days between cancelling and re-joining, or switching to ahm from another insurer, Waiting Periods may apply. They also apply if you change to a level of cover that has additional services or higher benefits on services, or changing cover to reduce any Excess and/or Daily Charges.

1
day

- Ambulance services
- Hospital treatment as a result of an Accident that occurred after joining this cover

2
months

- Rehabilitation, Hospital psychiatric services and Palliative care (regardless of whether it is a Pre-Existing Condition)

Joining us from another insurer?

You may not need to re-serve Waiting Periods if you join ahm within 30 days of leaving your previous health insurer, and you've already served the Waiting Period for that service.

Extras cover

With ahm starter flexi basic you get one flexi limit to use on one, or all, of your Included extras each financial year. The longer you're a member with us, the more you can claim.



\$550
flexi limit

Loyalty rewards

Your annual limit for included extras will start increasing after you've been with us for one full financial year. This means you get a \$50 more to spend on your included extras each full consecutive financial year you stay with us, capped at \$750 in year 5. The limit is calculated by using the number of full continuous financial years the Principal Member has held cover with us.

When you join	Year 1	Year 2	Year 3	Year 4	Year 5
\$550	\$550	\$600	\$650	\$700	\$750

Extras waiting periods

Like hospital cover, waiting periods on extras are the set amount of time you must wait before you can receive benefits for a service included in your cover. If you switch to us from another private health insurer or change to a different cover with us, we'll generally recognise any waiting periods you've already served for comparable extras.

Included extras

The flexi limit applies per person and resets every financial year.

Service	Item number	Benefit	Waiting Period	
Routine dental (most common listed)				
Comprehensive examination ¹	011	\$30.00	2 months	
Periodic examination ¹	012	\$27.55		
Topical fluoride application ²	121	\$18.00		
Clean and polish ³	111	\$30.60		
Scale and clean ³	114	\$50.00		
Non-surgical extraction	311	\$55.00		
Surgical extraction	324	\$160.15		
Complex dental				
Preparation of one root canal	415	\$126.50	12 months	
Filling of one root canal	417	\$119.55		
Therapies				
Physiotherapy				
Initial consultation Max. 1 per person per financial year.		\$30	2 months	
Subsequent consultation		\$20		
Group or class (hydrotherapy, antenatal and rehabilitation) All classes must be provided by an ahm recognised physiotherapist.		\$12		
Chiropractic				
Initial consultation Max. 1 per person per financial year.		\$30		
Subsequent consultation		\$20		
Osteopathy				
Initial consultation Max. 1 per person per financial year.		\$30		
Subsequent consultation		\$20		

¹ These services have a combined limit of 2 services per person per financial year


² Maximum 2 services per person per financial year


³ These services have a combined limit of 3 services per person per financial year

Got questions? We're here to help


You can find out more information in our Member Guide at ahm.com.au/forms-guides - it's full of health insurance goodness.


Monday to Friday

 Chat at ahm.com.au

 Call 134 246
8am - 7pm Monday to Friday (AEDT)

or ask anytime

 facebook.com/ahm.health.insurance

 [@ahmhealth](https://twitter.com/ahmhealth)

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