

## HEALTH INSURANCE

# A guide to hospitals

health

Current as at September 2007

This guide lists private hospitals and day surgeries at which customers will receive benefits for in-patient hospital treatment according to agreements negotiated by the Fund. These are known as Agreement Hospitals. It is important to consult the list carefully before you go to hospital, as the hospital charges incurred in non-Agreement Hospitals (other than public hospitals) may be substantially more than the benefits paid by the Fund.

A small number of facilities provide selected services only and these are identified on the list by the following notations: SS R\* and SS P\*\*.

If you are to be hospitalised after the valid date of this list, please call the Fund on 133 234 to verify the current status of the hospital, as it may have changed since publication.

## Agreement Hospitals

Agreement Hospitals are those with which we have contracts, negotiated with the intention of reducing, or in some cases eliminating, Out-of-pocket Expenses relating to hospital treatment for customers.

Please be aware that, even in Agreement Hospitals, some Out-of-pocket Expenses may still be payable, especially for sundry items like newspapers, faxes, non-local telephone calls, etc.

**Important:** different rules apply for Nursing Home Type Patients.

All benefits apply in accordance with your level of cover.

Call us to find out more.

### AGREEMENT HOSPITALS

#### New South Wales/Australian Capital Territory

	Location	
Albury Day Surgery	Albury	Castlecrag Private Hospital
Albury-Wodonga Private Hospital	Albury	Hirondelle Private Hospital
Insight Clinic	Albury	Ophthalmic Surgery Centre
Armidale Private Hospital	Armidale	Sydney ENT and Facial Day Surgery Centre
The Sydney Private Hospital	Ashfield	The Eye Institute
Wesley Private Hospital (SS P**)	Ashfield	Baringa Private Hospital
Ballina Day Surgery	Ballina	Coffs Harbour Day Surgery
St Vincent's Private Hospital	Bathurst	Canada Bay Private Hospital
The Hills Private Hospital	Baulkham Hills	Northside Cremorne Clinic (SS P**)
Bega Valley Private Hospital	Bega	South Pacific Private
Berkeley Vale Private Hospital	Berkeley Vale	Canberra Eye Hospital
Metwest Eye Centre	Blacktown	Diagnostic Endoscopy Centre
Bondi Junction Private Hospital	Bondi Junction	St Vincent's Private Hospital
Eastern Suburbs Endoscopy Clinic	Bondi Junction	Jean Colvin Hospital
The Sydney Clinic for Gastrointestinal Diseases	Bondi Junction	Angiography Interventional Suite
Bowral Day Surgery	Bowral	Calvary John James Memorial Hospital
Southern Highlands Private Hospital	Braddon	Lidia Perin Memorial Hospital (now part of John James)
Canberra Surgicentre	Bronte	Dee Why Endoscopy Unit
The Sydney Clinic (SS P**)	Brookvale	Delmar Private Hospital
Warringah Mall Day Surgery	Bruce	Drummoyne Eye Surgical Centre
Calvary Health Care ACT	Burwood	Dubbo Private Hospital
Burwood Endoscopy Centre	Burwood	Epping Day Surgery
St John of God Private Hospital (SS P**)	Campbelltown	Poplars Private Hospital
Campbelltown Private Hospital	Campbelltown	Boulevard Day Surgical Centre
Macarthur Private Hospital	Caringbah	Figtree Private Hospital
Kareena Private Hospital	Caringbah	Centre for Digestive Diseases
Sutherland Heart Clinic	Castle Hill	Cape Hawke Community Private Hospital
Castle Hill Hospital		Brindabella Endoscopy Centre
		Mugga Wara Endoscopy and Day Care Unit
		National Capital Private Hospital
		Lake Macquarie Private Hospital
		North Gosford Private Hospital
		Northside Clinic (SS P**)
		Holroyd Private Hospital
		Mt Wilga Private Hospital (SS R*)
		Sydney Haematology and Oncology Clinic
		San Day Surgery Hornsby
		Hunters Hill Private Hospital
		Calvary Health Care Sydney – Hurstville Community
		Southline Eye Surgery Centre
		Dalcross Private Hospital
		Sydney Eye Specialist Centre
		Kingsgrove Day Hospital
		Nepean Private Hospital
		President Private Hospital
		Aesthetic Day Surgery
		National Day Surgery Sydney
		Southern Suburbs Day Procedure Centre
		St George Private Hospital
		Wandene Private Hospital (SS P**)
		Gambro-Lindfield Dialysis Unit
		Lismore Private Day Surgery
		St Vincent's Hospital
		Lithgow Community Private Hospital
		Sydney Southwest Private Hospital
		Longueville Private Hospital
		Maitland Private Hospital
		Day Surgery Centre
		Manly Waters Private Hospital
		Peninsula Private Sleep Laboratory
		Maroubra Day Surgery
		Inner West Endoscopy Centre
		Castlecrag
		Chatswood
		Chatswood
		Chatswood
		Chatswood
		Coffs Harbour
		Coffs Harbour
		Concord
		Cremorne
		Curl Curl
		Curtin
		Darlinghurst
		Darlinghurst
		Darling Point
		Deakin
		Deakin
		Deakin
		Dee Why
		Dee Why
		Drummoyne
		Dubbo
		Epping
		Epping
		Fairfield Heights
		Figtree
		Five Dock
		Forster
		Garran
		Garran
		Garran
		Gateshead
		Gosford
		Greenwich
		Guildford
		Hornsby
		Hornsby
		Hornsby
		Hunters Hill
		Hurstville
		Hurstville
		Killara
		Kingsford
		Kingsgrove
		Kingswood
		Kirrawee
		Kogarah
		Kogarah
		Kogarah
		Kogarah
		Lindfield
		Lismore
		Lismore
		Lithgow
		Liverpool
		Longueville
		Maitland
		Manly
		Manly
		Manly
		Maroubra
		Marrickville

Lingard Private Hospital  
 Miranda Eye Surgical Centre  
 Pittwater Day Surgery  
 Liverpool Day Surgery  
 Mosman Private Hospital  
 Minchinbury Community Hospital  
 Newcastle Private Hospital  
 Sydney Day Surgery PA  
 The Mater Hospital  
 Vista Laser Eye Clinics  
 Lady Davidson Private Hospital (SS R\*)  
 Nowra Community Private Hospital  
 Orange Day Surgery Centre  
 Orange Eye Centre  
 Dudley/Orange Private Hospital  
 Marsden Eye Surgery Centre  
 Pennant Hills Day Endoscopy Centre  
 Metropolitan Rehabilitation Hospital (SS R\*)  
 Hastings Day Surgery  
 Port Macquarie Private Hospital  
 St Luke's Hospital Complex  
 Eastern Heart Clinic  
 Eastern Suburbs Private Hospital  
 Prince of Wales Private Hospital  
 The Wales Day Centre  
 Francis Street Ophthalmic Day Procedure Centre  
 St John of God Private Hospital (SS P\*\*)  
 Shellharbour Private Hospital  
 Hunter Valley Private Hospital  
 North Shore Private Hospital  
 Alwyn Rehabilitation Hospital (SS R\*)  
 Strathfield Private Hospital  
 Sussex Day Surgery  
 Tamara Private Hospital  
 Mayo Private Hospital  
 Lawrence Hargrave Private Hospital  
 Toronto Private Hospital  
 Tweed Day Surgery  
 Calvary Day Procedure Centre  
 Calvary Hospital  
 Riverina Cancer Care Centre  
 Riverina Cardiovascular  
 Wagga Endoscopy Centre  
 Sydney Adventist Hospital  
 Hornsby Sleep Disorders  
 Warners Bay Private Hospital  
 Northside West Clinic (SS P\*\*)  
 City West Day Surgery Centre  
 Skin and Cancer Foundation  
 Westmead Private Hospital  
 Westmed Centre (Marie Stopes)  
 Hawkesbury District Health Service  
 Rosemont Endoscopy Centre  
 Wollongong Day Surgery  
 Bondi Junction Endoscopy Centre  
 Sydney Eastern Eye Hospital  
 Wolper Jewish Hospital  
 Brisbane Waters Private Hospital

Merewether  
 Miranda  
 Mona Vale  
 Moorebank  
 Mosman  
 Mt Druitt  
 New Lambton Heights  
 Newtown  
 North Sydney  
 North Sydney  
 North Turrumurra  
 Nowra  
 Orange  
 Orange  
 Orange  
 Parramatta  
 Parramatta  
 Pennant Hills  
 Pennant Hills  
 Petersham  
 Port Macquarie  
 Port Macquarie  
 Potts Point  
 Randwick  
 Randwick  
 Randwick  
 Randwick  
 Richmond  
 Richmond  
 Shellharbour  
 Shortland  
 St Leonards  
 Strathfield  
 Strathfield  
 Sydney  
 Tamworth  
 Taree  
 Thirroul  
 Toronto  
 Tweed Heads  
 Wagga Wagga  
 Wagga Wagga  
 Wagga Wagga  
 Wagga Wagga  
 Wahroonga  
 Waitara  
 Warners Bay  
 Wentworthville  
 Westmead  
 Westmead  
 Westmead  
 Westmead  
 Windsor  
 Wollongong  
 Wollongong  
 Wollongong  
 Woollahra  
 Woollahra  
 Woollahra  
 Woy Woy

**Location**  
 Auchenflower  
 Auchenflower

The Wesley Clinic for Haematology and Oncology  
 The Wesley Hospital  
 Pindara Day Procedure Centre  
 Pindara Private Hospital  
 Eastern Endoscopy Centre  
 T&G Day Surgery  
 The Sunshine Coast Private Hospital  
 Friendly Society Private Hospital  
 Mater Misericordiae Hospital  
 Caboolture Private Hospital  
 Cairns Day Surgery  
 Cairns Private Hospital  
 Caloundra Private Hospital  
 Belmont Private Hospital  
 Chermiside Dialysis Unit  
 Holy Spirit Northside  
 Mater Private Hospital Redland  
 Clifton Co-operative Hospital  
 Eden Private Healthcare Centre  
 Sunshine Coast Haematology and Oncology Clinic  
 North West Brisbane Private Hospital  
 Montserrat Day Hospitals (Gaythorne)  
 Mater Misericordiae Hospital Gladstone  
 Greenslopes Private Hospital  
 Cooloola Community Private Hospital  
 St Stephen's Hospital Hervey Bay  
 Montserrat Day Hospitals (Indooroopilly)  
 Roderick Street Day Surgery  
 St Andrew's – Ipswich Private Hospital  
 Tri Rhosen Day Surgery  
 Mount Olivet Private Hospital  
 South Burnett Community Private Hospital  
 Peninsula Private Hospital  
 Southside Endoscopy Centre  
 Mater Misericordiae Day Unit  
 Mater Misericordiae Hospital  
 Sunshine Coast Day Surgery  
 St Stephen's Private Hospital  
 Mater Private Centre for Haematology and Oncology  
 Mackay Day Surgery  
 Pioneer Valley Private Hospital  
 Nambour Selangor Private Hospital  
 New Farm Clinic (SS P\*\*)  
 Noosa Hospital  
 Canossa Private Hospital  
 The Palm Beach Clinic  
 Hervey Bay Surgical Centre  
 North Queensland Day Surgical Centre  
 Pittsworth District Private Hospital  
 Peninsula Eye Centre  
 Hillcrest Rockhampton Private Hospital  
 Mater Misericordiae Hospital  
 Mater Misericordiae Private Hospital  
 Mater Misericordiae Women's and Children's  
 Private Health Service  
 Allamanda Private Hospital  
 Allamanda Surgicentre  
 Pacific Private Hospital  
 Short Street Day Surgery  
 Vision Centre Day Surgery  
 Brisbane Private Hospital  
 Eye-Tech Day Surgeries

Auchenflower  
 Auchenflower  
 Benowa  
 Benowa  
 Birkdale  
 Brisbane  
 Buderim  
 Bundaberg  
 Bundaberg  
 Caboolture  
 Cairns  
 Cairns  
 Cairns  
 Caloundra  
 Carina  
 Chermiside  
 Chermiside  
 Cleveland  
 Clifton  
 Cooroy  
 Cotton Tree  
 Everton Park  
 Gaythorne  
 Gladstone  
 Greenslopes  
 Gympie  
 Hervey Bay  
 Indooroopilly  
 Ipswich  
 Ipswich  
 Ipswich  
 Ipswich  
 Kangaroo Point  
 Kingaroy  
 Kippa-Ring  
 Loganholme  
 Mackay  
 Mackay  
 Maroochydore  
 Maryborough  
 Milton  
 Mount Pleasant  
 Mount Pleasant  
 Nambour  
 Nambour  
 New Farm  
 Noosaville  
 Oxley  
 Palm Beach  
 Pialba  
 Pimlico  
 Pittsworth  
 Redcliffe  
 Rockhampton  
 Rockhampton  
 South Brisbane  
 South Brisbane  
 Southport  
 Southport  
 Southport  
 Southport  
 Southport  
 Spring Hill  
 Spring Hill

Montserrat Day Hospitals (Spring Hill)  
 QFG Day Theatres  
 Queensland Eye Centre  
 St Andrew's War Memorial Hospital  
 Pine Rivers Private Hospital  
 Brisbane Endoscopy Services  
 Sunnybank Private Hospital  
 Toowong Private Hospital (SS P\*\*)  
 St Andrew's Toowoomba Hospital  
 St Vincent's Toowoomba Hospital  
 Toowoomba Surgicentre  
 Mater Hospital Hyde Park  
 Mater Misericordiae Hospital Townsville Limited  
 Townsville Day Surgery  
 The Wesley Hospital Townsville  
 John Flynn Hospital and Medical Centre  
 Eye-Tech Day Surgeries Southside  
 Mater Misericordiae Hospital

## Tasmania

North West Private Hospital  
 Hobart Private Hospital (*includes St Helen's Campus*)  
 Philip Oakden House  
 Calvary Health Care Launceston  
 The Eye Hospital  
 Calvary Health Care Tasmania  
 Hobart Clinic (SS P\*\*)  
 Calvary Health Care Tasmania  
 Hobart Day Surgery

## Victoria

Hobsons Bay Endoscopy Centre  
 Ballarat Day Procedure Centre  
 St John of God Health Care – Ballarat  
 Bayswater Day Procedure Centre  
 St John of God Health Care – Bendigo  
 Bayside Endoscopy Day Procedure Centre  
 Bentleigh Surgicentre  
 Berwick Eye and Surgicentre  
 St John of God Health Care – Berwick  
 Bellbird Private Hospital  
 Mountain District Private Hospital  
 Eastern Eye Surgery Centre  
 Epworth Eastern Hospital  
 Brighton Plastic Surgery Centre  
 Cabrini Brighton Private Hospital  
 Epworth Rehabilitation – Brighton (SS R\*)  
 Vaucluse Hospital  
 La Trobe University Medical Centre  
 Northpark Private Hospital  
 Epworth Rehabilitation Hospital – Camberwell (SS R\*)  
 Linley Clinic  
 Frances Perry Private Hospital  
 Melbourne Day Surgery  
 Glen Eira Day Surgery  
 Chesterville Day Hospital  
 Jessie McPherson Private Hospital  
 Melbourne Endoscopy Monash Day Procedure Centre  
 Monash Surgical Private Hospital  
 Sir John Monash Private Hospital  
 John Fawkner – Moreland Private Hospital  
 Coburg Endoscopy Centre

Spring Hill  
 Spring Hill  
 Spring Hill  
 Spring Hill  
 Strathpine  
 Sunnybank  
 Sunnybank  
 Toowong  
 Toowoomba  
 Toowoomba  
 Toowoomba  
 Townsville  
 Townsville  
 Townsville  
 Townsville  
 Townsville  
 Townsville  
 Tugun  
 Upper Mt Gravatt  
 Yeppoon

## Location

Burnie  
 Hobart  
 Kingsmeadow  
 Launceston  
 Launceston  
 Lenah Valley  
 Rokeby  
 South Hobart  
 South Hobart

## Location

Altona & Werribee  
 Ballarat  
 Ballarat  
 Ballarat  
 Bayswater  
 Bendigo  
 Bentleigh  
 Bentleigh  
 Berwick  
 Berwick  
 Blackburn  
 Boronia  
 Box Hill  
 Box Hill  
 Brighton  
 Brighton  
 Brighton  
 Brunswick  
 Bundoora  
 Bundoora  
 Camberwell  
 Canterbury  
 Carlton  
 Caulfield  
 Caulfield South  
 Cheltenham  
 Clayton  
 Clayton  
 Clayton  
 Coburg  
 Coburg

## Queensland

Rivercity Private Hospital  
 The Wesley Centre for Hyperbaric Medicine

Warley Hospital  
 Dandenong Eye Clinic  
 Digestive Health Centre  
 St John of God Health Care – Pinelodge Clinic  
 Donvale Rehabilitation Hospital (SS R\*)  
 Malvern Private Hospital  
 Epworth Freemasons Hospital  
 Jolimont Endoscopy  
 St Vincent's and Mercy Private Hospital  
 Victoria Parade Surgery Centre  
 Cabrini Hopetoun Rehabilitation Hospital (SS R\*)  
 Euroa Health  
 St Vincent's and Mercy Private Hospital – Fitzroy  
 Western Private Hospital  
 Eye Clinic Footscray  
 Bayside Day Procedure and Specialist Centre  
 Frankston Private Day Surgery  
 Southern Eye Centre and Day Surgery  
 Peninsula Endoscopy Centre  
 Peninsula Private Hospital  
 St John of God - Nepean Rehabilitation  
 St John of God Health Care – Geelong  
 The Geelong Private Hospital  
 Delmont Hospital (SS P\*\*)   
 Taburn Specialist Medical Centre  
 The Victorian Rehabilitation Centre  
 Linacre Private Hospital  
 Glenferrie Private Hospital  
 Camberwell Eye Clinic  
 Warringal Private Hospital  
 Ivanhoe Manor Private Rehabilitation Hospital (SS R\*)  
 Western Suburbs Endoscopy Services  
 Cotham Private Hospital  
 Kew Endoscopy Day Procedure Centre  
 Vimy House Private Hospital  
 Lilydale Private Hospital  
 Manningham Day Procedure Centre  
 Cabrini Hospital, Malvern  
 Stonnington Day Surgery  
 Albert Road Clinic (SS P\*\*)   
 Melbourne Endoscopy Day Hospital  
 Mildura Private Hospital  
 Mitcham Private Hospital  
 Beleura Private Hospital  
 The Bays Hospital  
 Maryvale Private Hospital  
 Waverley Private Hospital  
 Waverley Endoscopy  
 The Valley Private Hospital  
 Nagambie Hospital  
 Noble Park Endoscopy Centre  
 South Eastern Private Hospital  
 Como Private Hospital  
 Melbourne Private Hospital  
 Dorset Rehabilitation Centre (SS R\*)  
 The Victoria Clinic (SS P\*\*)   
 Reservoir Private Hospital  
 The Melbourne Clinic (SS P\*\*)   
 Epworth Hospital  
 Eastside Endoscopy Day Procedure Centre  
 Ringwood Private Hospital  
 Rosebud Surgicentre

Cowes  
 Dandenong  
 Dandenong  
 Dandenong  
 Donvale  
 East Malvern  
 East Melbourne  
 East Melbourne  
 East Melbourne  
 East Melbourne  
 Elsternwick  
 Euroa  
 Fitzroy  
 Footscray  
 Footscray  
 Frankston  
 Frankston  
 Frankston  
 Frankston  
 Frankston  
 Frankston  
 Frankston  
 Geelong  
 Geelong  
 Glen Iris  
 Glen Iris  
 Glen Waverley  
 Hampton  
 Hawthorn  
 Hawthorn East  
 Heidelberg  
 Ivanhoe  
 Keilor  
 Kew  
 Kew  
 Kew  
 Lilydale  
 Lower Templestowe  
 Malvern  
 Malvern  
 Melbourne  
 Melbourne  
 Mildura  
 Mitcham  
 Mornington  
 Mornington  
 Morwell  
 Mount Waverley  
 Mount Waverley  
 Mulgrave  
 Nagambie  
 Nagambie  
 Noble Park  
 Noble Park  
 Parkdale  
 Parkville  
 Pascoe Vale  
 Prahran  
 Reservoir  
 Reservoir  
 Richmond  
 Richmond  
 Ringwood  
 Ringwood  
 Rosebud

Shepparton Private Hospital  
 Western Day Surgery  
 The Geelong Clinic (SS P\*\*)   
 Masada Private Hospital  
 Olympia Private Rehabilitation Hospital (SS R\*)  
 Wangaratta Private Hospital  
 Knox Private Hospital  
 Knox Surgicentre  
 St John of God Health Care – Warrnambool  
 Essendon Private Hospital  
 The Avenue Hospital  
 Murray Valley Private Hospital

### South Australia

Adelaide Day Surgery  
 Adelaide Derm Surgery  
 Parkwynd Private Hospital  
 Sach Day Surgery  
 South Terrace Urology Day Surgery  
 St Andrew's Hospital  
 Adelaide Derm Surgery  
 Wakefield Hospital  
 Waverley House Plastic Surgery Centre  
 Ardrossan Community Hospital  
 Ashford Hospital  
 Flinders Private Hospital  
 Blackwood District Community Hospital  
 Riverland Private Hospital  
 Brighton Day Surgery  
 Hartley Dialysis Centre  
 North Eastern Community Hospital  
 Hamilton House Day Surgery  
 Repromed Day Surgery  
 Adelaide Eye and Laser Centre  
 Glen Osmond Surgicentre  
 Calvary Central Districts Private Hospital  
 Adelaide Clinic (SS P\*\*)   
 Glenelg Day Surgery  
 Glenelg Community Hospital  
 Hamley Bridge Memorial Hospital  
 Western Hospital  
 Griffith Rehabilitation Hospital (SS R\*)  
 Keith and District Hospital  
 Kahlyn Day Centre Hospital (SS P\*\*)   
 Mallala District Hospital  
 McLaren Vale Hospital  
 Modbury Dialysis Clinic  
 Modbury Private Endoscopy Clinic  
 Mount Gambier Private Hospital  
 Moonta Health and Aged Care Centre  
 Noarlunga Private Hospital  
 North Adelaide Gastroenterology Clinic  
 Calvary Hospital  
 North Adelaide Day Surgery  
 The Memorial Hospital  
 Fullarton Private Hospital (SS P\*\*)   
 Renal Therapy Services  
 Northern Endoscopy Centre  
 Sportsmed SA Hospital  
 Stirling District Hospital  
 Burnside War Memorial Hospital  
 Oxford Day Surgery Centre

Shepparton  
 St Albans  
 St Albans Park  
 St Kilda East  
 Thornbury  
 Wangaratta  
 Wantirna  
 Wantirna  
 Warrnambool  
 West Essendon  
 Windsor  
 Wodonga

### Location

Adelaide  
 Adelaide  
 Adelaide  
 Adelaide  
 Adelaide  
 Adelaide  
 Adelaide  
 Adelaide  
 Adelaide  
 Adelaide  
 Adelaide  
 Adelaide  
 Adelaide  
 Adelaide  
 Ardrossan  
 Ashford  
 Bedford Park  
 Belair  
 Berri  
 Brighton  
 Brighton  
 Campbelltown  
 Cumberland Park  
 Dulwich  
 Eastwood  
 Eastwood  
 Elizabeth Vale  
 Gilberton  
 Glenelg  
 Glenelg  
 Hamley Bridge  
 Henley Beach  
 Hove  
 Keith  
 Magill  
 Mallala  
 McLaren Vale  
 Modbury  
 Modbury  
 Mount Gambier  
 Moonta  
 Noarlunga  
 North Adelaide  
 North Adelaide  
 North Adelaide  
 North Adelaide  
 Parkside  
 Payneham  
 Salisbury South  
 Stepney  
 Stirling  
 Toorak Gardens  
 Unley

Victor Harbour Private Hospital  
 College Grove Rehabilitation Hospital (SS R\*\*)   
 Northern Yorke Private Hospital

### Northern Territory

Darwin Private Hospital

### Western Australia

Attadale Hospital  
 St John of God Hospital  
 Glengarry Hospital  
 St John of God Hospital  
 Harborne Dental Clinic  
 Joondalup Private Hospital  
 Peel Private Hospital  
 Mercy Hospital Mt Lawley  
 Mt Lawley Private Hospital  
 St John of God Hospital  
 Hollywood Hollywood Private Hospital  
 Mount Hospital  
 Perth Clinic  
 GI Clinic  
 Southbank Clinic  
 St John of God Hospital  
 Colin Street Day Surgery  
 Eye Surgery Foundation  
 Kings Park Day Hospital  
 Westminster Day Surgery  
 McCourt St Day Surgery

\* Selected Services only  
 SS R Rehabilitation services only  
 SS P Psychiatric services only

## Going to hospital? Ring us first

Please call the Fund if you are planning private hospital treatment, as this list will change from time to time. Benefits for treatment at the hospitals listed here are payable subject to the usual conditions of hospital cover, for example, once all relevant waiting periods are served, and where the treatment concerned is not payable by way of compensation from another party or excluded from your hospital cover.

You may have Out-of-pocket Expenses for doctor(s) charges for your treatment. Doctors are invited to participate in the Fund Medical Gap Cover Scheme. If your doctor(s) choose to participate in the Gap Cover Scheme for your private hospital treatment, the Fund will be invoiced directly by your doctor(s). If your doctor(s) choose not to participate in the Gap Cover Scheme for your private hospital treatment, you will be invoiced directly by your doctor(s).

Note: radiology and pathology are doctor's charges.

If you have any questions, just call us on 133 234.

SGIC Health Insurance is provided to you by MBF Alliances Pty Ltd, ABN 89 075 799 236, a registered health benefits organisation. As the insurer, MBF Alliances Pty Ltd is called the 'Fund' in this Guide. Insurance Australia Limited ABN 11 000 016 722 trading as SGIC Insurance distributes SGIC Health Insurance.