

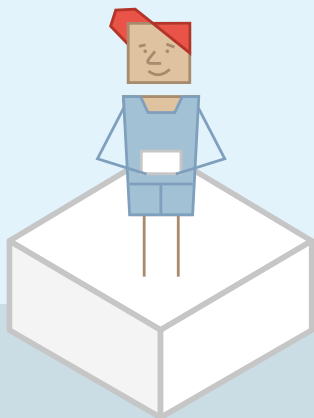
Private health insurance made simpler.

All hospital cover will be classified into four tiers.

BASIC

MUST COVER A MINIMUM OF 3 CATEGORIES

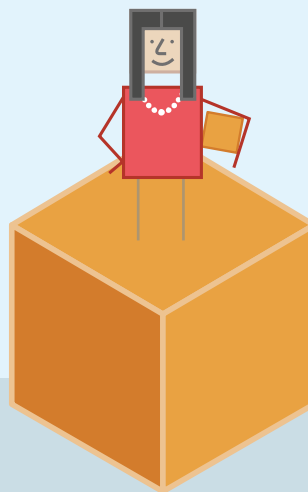
- Rehabilitation
- Psychiatric care
- Palliative care



BRONZE

ADDITIONAL CATEGORIES INCLUDE

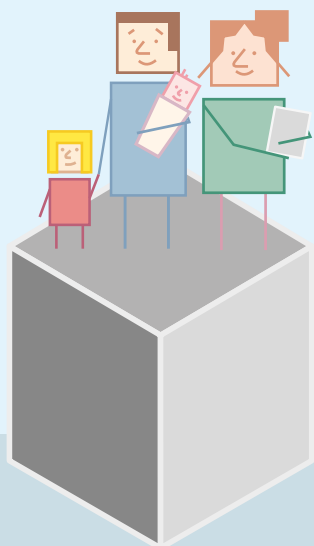
- Joint reconstruction
- Ear, nose and throat
- Gynaecology
- Male reproductive system



SILVER

ADDITIONAL CATEGORIES INCLUDE

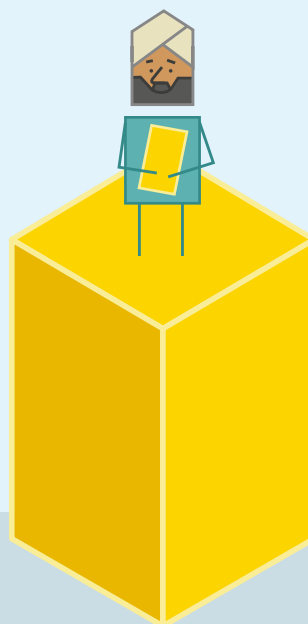
- Heart and vascular
- Back, neck and spine



GOLD

ADDITIONAL CATEGORIES INCLUDE

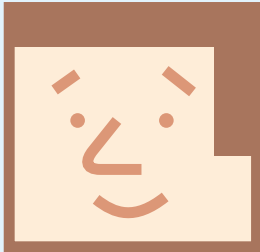
- Cataracts
- Joint replacement
- Pregnancy and birth



Benefits may be offered if you travel long distances for hospital treatment.



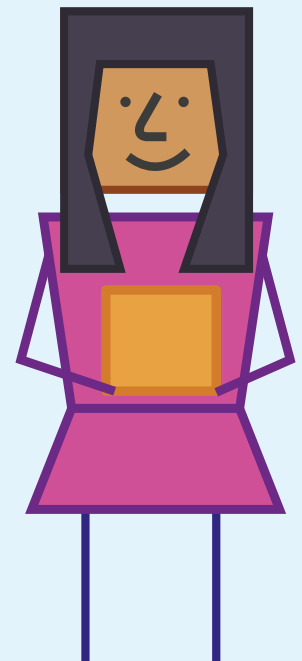
HOSPITAL



Improved access to mental health treatment in hospital.

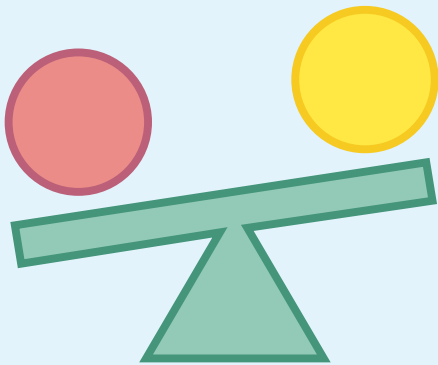


Better cover for women's health services.



The Private Health Insurance Ombudsman's comparison tool can help you compare policies privatehealth.gov.au

Insurers can now offer discounts for under 30s.



The Private Health Insurance Ombudsman will have new powers to investigate complaints privatehealth.gov.au

