



## Information Sheet

# Going to hospital

We understand that going to hospital can be a daunting experience, so this guide will help you get an understanding of what to expect from your private health cover for a hospital admission.

### How your cover works

Your nib UnitedHealthcare Global policy provides 100% cover towards to the cost of eligible in-hospital treatment by your doctor or specialist and the cost of your stay in either a private or public hospital.

This means that there is no out of pocket cost to you for approved services such as:

- ✓ accommodation in either a public or private hospital
- ✓ operating theatre fees
- ✓ intensive care fees
- ✓ medical treatments
- ✓ meals
- ✓ pharmaceuticals and other disposable items such as dressings, needles and sutures

### Call us before your admission

It's always important to call nib first when you learn you need to go to hospital. We can let you know if the procedure is covered, or if you will experience any out of pocket expenses.

The Australian private health insurance industry is heavily regulated. Private health insurers can only pay benefits that are approved by the Australian Government through Medicare. This means that if you need hospital treatment, nib can only pay benefits where Medicare pays a benefit and the service is not excluded on your level of cover.

### **i** Important:

Australian citizens and permanent residents eligible for Medicare will first need to go to Medicare to claim their portion of the cost, and then claim the remainder from nib.

Please read this in conjunction with your product fact sheet and other relevant information that you would have received in your nib welcome email.



For questions relating to this fact sheet or for further information regarding your nib UnitedHealthcare Global cover, please contact us.