

Clinical categories

To make it easier for everyone to understand what is covered by their health insurance, all health funds will use the same clinical categories to show the range of services included in their hospital cover.

Your Plan Information found in your GU Health Welcome Pack or your Online Member Services will show whether your hospital cover is a Gold, Silver, Bronze or Basic level of cover.

This allows you to more easily see how your cover compares with other covers

and whether it provides full private hospital benefits, restricted benefits or no benefits for services in each of the clinical categories.

Services in each category have a Medicare Benefit Schedule (MBS) item number. If you wish to increase your understanding

examples of included services within these clinical categories refer to the Department of Health website, www.health.gov.au.

Before undergoing any treatment please contact your Member Relations Team to ensure your level of cover is appropriate for the service or treatment you need.

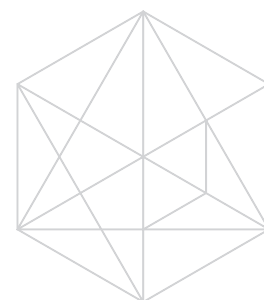
Clinical category		Scope of cover
Head & Spine	Brain and nervous system	Hospital treatment for the investigation and treatment of the brain, brain-related conditions, spinal cord and peripheral nervous system. For example: stroke, brain or spinal cord tumours, head injuries, epilepsy and Parkinson's disease.
	Eye (not cataracts)	Hospital treatment for the investigation and treatment of the eye and the contents of the eye socket. For example: retinal detachment, tear duct conditions, eye infections and medically managed trauma to the eye.
	Cataracts	Hospital treatment for surgery to remove a cataract and replace with an artificial lens.
	Ear, nose and throat	Hospital treatment for the investigation and treatment of the ear, nose, throat, middle ear, thyroid, parathyroid, larynx, lymph nodes and related areas of the head and neck. For example: damaged ear drum, sinus surgery, removal of foreign bodies, stapedectomy and throat cancer.
	Implantation of hearing devices	Hospital treatment to correct hearing loss, including implantation of a prosthetic hearing device.

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Clinical category		Scope of cover
Chest & Organs	Tonsils, adenoids and grommets	Hospital treatment of the tonsils, adenoids and insertion or removal of grommets.
	Dental surgery	Hospital treatment for surgery to the teeth and gums. For example: surgery to remove wisdom teeth, and dental implant surgery.
	Back, neck and spine	Hospital treatment for the investigation and treatment of the back, neck and spinal column, including spinal fusion. For example: sciatica, prolapsed or herniated disc, and spine curvature disorders such as scoliosis, kyphosis and lordosis.
	Heart and vascular system	Hospital treatment for the investigation and treatment of the heart, heart-related conditions and vascular system. For example: heart failure and heart attack, monitoring of heart conditions, varicose veins and removal of plaque from arterial walls.
	Lung and chest	Hospital treatment for the investigation and treatment of the lungs, lung-related conditions, mediastinum and chest. For example: lung cancer, respiratory disorders such as asthma, pneumonia, and treatment of trauma to the chest.
	Breast surgery (medically necessary)	Hospital treatment for the investigation and treatment of breast disorders and associated lymph nodes, and reconstruction and/or reduction following breast surgery or a preventative mastectomy. For example: breast lesions, breast tumours, asymmetry due to breast cancer surgery, and gynecomastia.
	Skin	Hospital treatment for the investigation and treatment of skin, skin-related conditions and nails. The removal of foreign bodies is also included. Plastic surgery that is medically necessary and relating to the treatment of a skin-related condition is also included. For example: melanoma, minor wound repair and abscesses.
	Blood	Hospital treatment for the investigation and treatment of blood and blood-related conditions. For example: blood clotting disorders and bone marrow transplants.
Kidney & Digestive	Kidney and bladder	Hospital treatment for the investigation and treatment of the kidney, adrenal gland and bladder. For example: kidney stones, adrenal gland tumour and incontinence.
Reproductive	Dialysis for chronic kidney failure	Hospital treatment for dialysis treatment for chronic kidney failure. For example: peritoneal dialysis and haemodialysis.
	Digestive system	Hospital treatment for the investigation and treatment of the digestive system, including the oesophagus, stomach, gall bladder, pancreas, spleen, liver and bowel. For example: oesophageal cancer, irritable bowel syndrome, gall stones and haemorrhoids.
	Hernia and appendix	Hospital treatment for the investigation and treatment of a hernia or appendicitis.
	Gastrointestinal endoscopy	Hospital treatment for the diagnosis, investigation and treatment of the internal parts of the gastrointestinal system using an endoscope. For example: colonoscopy, gastroscopy and endoscopic retrograde cholangiopancreatography (ERCP).
	Weight loss surgery	Hospital treatment for surgery that is designed to reduce a person's weight, remove excess skin due to weight loss and reversal of a bariatric procedure. For example: gastric banding, gastric bypass and sleeve gastrectomy.
	Male reproductive system	Hospital treatment for the investigation and treatment of the male reproductive system including the prostate. For example: male sterilisation, circumcision and prostate cancer.

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Clinical category		Scope of cover
Reproductive	Gynaecology	Hospital treatment for the investigation and treatment of the female reproductive system. For example: endometriosis, polycystic ovaries, female sterilisation and cervical cancer.
	Miscarriage and termination of pregnancy	Hospital treatment for the investigation and treatment of a miscarriage or for termination of pregnancy.
	Pregnancy and birth	Hospital treatment for investigation and treatment of conditions associated with pregnancy and child birth.
	Assisted reproductive services	Hospital treatment for fertility treatments or procedures. For example: retrieval of eggs or sperm, <i>In vitro</i> Fertilisation (IVF), and Gamete Intra fallopian Transfer (GIFT).
Joint & Bone	Bone, joint and muscle	Hospital treatment for the investigation and treatment of diseases, disorders and injuries of the musculoskeletal system. For example: carpal tunnel, fractures, hand surgery, joint fusion, bone spurs, osteomyelitis and bone cancer.
	Joint reconstructions	Hospital treatment for surgery for joint reconstructions. For example: torn tendons, rotator cuff tears and damaged ligaments.
	Joint replacements	Hospital treatment for surgery for joint replacements, including revisions, resurfacing, partial replacements and removal of prostheses. For example: replacement of shoulder, wrist, finger, hip, knee, ankle, or toe joint, and spinal disc replacement.
	Pain management	Hospital treatment for pain management that does not require the insertion or surgical management of a device. For example: treatment of nerve pain and chest pain due to cancer by injection of a nerve block.
	Pain management with device	Hospital treatment for the implantation, replacement or other surgical management of a device required for the treatment of pain. For example: treatment of nerve pain, back pain, and pain caused by coronary heart disease with a device (for example an infusion pump or neurostimulator).
Services & Treatments	Chemotherapy, radiotherapy and immunotherapy for cancer	Hospital treatment for chemotherapy, radiotherapy and immunotherapy for the treatment of cancer or benign tumours. Surgical treatment of cancer is listed separately under each body system.
	Diabetes management	Hospital treatment for the investigation and management of diabetes. For example: stabilisation of hypo- or hyper- glycaemia, and contour problems due to insulin injections.
	Insulin pumps	Hospital treatment for the provision and replacement of insulin pumps for treatment of diabetes.
	Sleep studies	Hospital treatment for the investigation of sleep patterns and anomalies. For example: sleep apnoea and snoring.



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Clinical category		Scope of cover
Additional included services (not recognised by Medicare for a benefit)	Plastic and reconstructive surgery (medically necessary)	Hospital treatment which is medically necessary for the investigation and treatment of any physical deformity, whether acquired as a result of illness or accident, or congenital. For example: burns requiring a graft, cleft palate, club foot and angioma.
	Rehabilitation	Hospital treatment for physical rehabilitation for a patient related to surgery or illness. For example: inpatient and admitted day patient rehabilitation, stroke recovery and cardiac rehabilitation.
	Hospital psychiatric services	Hospital treatment for the treatment and care of patients with psychiatric, mental, addiction or behavioural disorders. For example: psychoses such as schizophrenia, mood disorders such as depression, eating disorders and addiction therapy.
	Palliative care	Hospital treatment for care where the intent is primarily providing quality of life for a patient with a terminal illness, including treatment to alleviate and manage pain.
	Podiatric surgery (provided by a registered podiatric surgeon)	<p>Hospital treatment for the investigation and treatment of conditions affecting the foot and/or ankle, provided by a registered podiatric surgeon, but limited to cover for:</p> <ul style="list-style-type: none"> • accommodation; and • the cost of a prosthesis as listed in the prostheses list set out in the Private Health Insurance (Prostheses) Rules. <p>There are no MBS items under this category. This means health fund benefits can't be paid towards the podiatric surgeon's fee.</p>

i Please make sure you read **Your Membership Guidelines** in conjunction with **Your Cover at a Glance** and **Your Plan Information**, which you would have received in your **GU Health Welcome Pack**.

☎ For further information about your GU Health cover or any queries relating to this document, please contact your GU Health Member Relations Team on **1800 249 966** or email **corporate@guhealth.com.au**

Updated February 2019 The information contained within this document is current from the publication date and is subject to change.