

**Medibank Private Limited****Medibank Corporate Bronze Plus Hospital Balance**

Corporate Policy

**\$213.30 / month**

(Before Rebate, Discount &amp; Loading)

Available in VIC

You may be entitled to an Australian Government Rebate on the above premium. Your premium may also include a Lifetime Health Cover Loading, an Age-based Discount or an insurer discount. Check with your insurer for details.

**This policy covers:** One adult & dependants (2 or more people, only one of whom is an adult).

Children (0 - 17), non-classified\* dependant (18 - 20) and students (21 - 30), as well as persons with a disability who qualify as a child, non-classified\* dependant and student in these age ranges.

\*Non-classified dependant: Medibank considers a child dependant to be aged up to 21.

**Corporate policy:** This is a corporate policy which is only available to employees/members of organisations with arrangements with this health insurer.

- This policy exempts you from the Medicare Levy Surcharge.
- This policy can only be purchased with certain general treatment (extras) policies.
- This policy provides accident cover - check with insurer for details.
- This policy provides benefits for travel or accommodation outside of hospital - check with insurer for details.

**Policy ID: MBPJ124/VPAQ1D****Source:** [Private Health Information Statement \(PHIS\)](#).

## Hospital Cover

✓ Covered

R Restricted Cover

✗ Not Covered

**This policy includes cover for**

- |                                                           |                                 |                                            |
|-----------------------------------------------------------|---------------------------------|--------------------------------------------|
| ✓ Blood                                                   | ✓ Digestive system              | ✓ Lung and chest                           |
| ✓ Bone, joint and muscle                                  | ✓ Ear, nose and throat          | ✓ Male reproductive system                 |
| ✓ Brain and nervous system                                | ✓ Eye (not cataracts)           | ✓ Miscarriage and termination of pregnancy |
| ✓ Breast surgery (medically necessary)                    | ✓ Gastrointestinal endoscopy    | ✓ Pain management                          |
| ✓ Chemotherapy, radiotherapy and immunotherapy for cancer | ✓ Gynaecology                   | ✓ Palliative care                          |
| ✓ Dental surgery                                          | ✓ Hernia and appendix           | R Rehabilitation                           |
| ✓ Diabetes management (excluding insulin pumps)           | R Hospital psychiatric services | ✓ Skin                                     |
|                                                           | ✓ Joint reconstructions         | ✓ Sleep studies                            |
|                                                           | ✓ Kidney and bladder            | ✓ Tonsils, adenoids and grommets           |

**This policy does not include cover for**

- |                                       |                                   |                                                                  |
|---------------------------------------|-----------------------------------|------------------------------------------------------------------|
| ✗ Assisted reproductive services      | ✗ Implantation of hearing devices | ✗ Plastic and reconstructive surgery (medically necessary)       |
| ✗ Back, neck and spine                | ✗ Insulin pumps                   | ✗ Podiatric surgery (provided by a registered podiatric surgeon) |
| ✗ Cataracts                           | ✗ Joint replacements              | ✗ Pregnancy and birth                                            |
| ✗ Dialysis for chronic kidney failure | ✗ Pain management with device     | ✗ Weight loss surgery                                            |
| ✗ Heart and vascular system           |                                   |                                                                  |

The benefits paid for hospital treatment will depend on the type of cover you purchase and whether your fund has an agreement in place with the hospital in which you are treated. See 'Agreement Hospitals' on [privatehealth.gov.au](https://privatehealth.gov.au) for which hospitals have arrangements with your insurer – <https://privatehealth.gov.au/dynamic/agreementhospitals>.

Under this policy, you may have to pay out-of-pocket costs above what you get from Medicare or your private health insurer. Before you go to hospital, you should ask your doctors, hospital and health insurer about any out-of-pocket costs that may apply to you.

**The following payments may also apply for hospital admissions**

**Excess:** You will have to pay an excess on admission. This is limited to a maximum of \$500 per person per year.

Excess payments do not apply to hospital admissions for dependants.

**Co-payments:** No co-payments

**The following waiting periods for hospital admissions apply to new or upgrading members****Waiting periods:**

- 2 months for palliative care, rehabilitation and hospital psychiatric treatments, even if pre-existing
- 12 months for other pre-existing conditions
- 2 months for all other treatments

**Gap Cover**

This provider offers 'known gap' or 'no gap' cover for medical bills for this product. The Medical Costs Finder (<https://www.health.gov.au/resources/apps-and-tools/medical-costs-finder>) lets you find out more about the cost of specialist medical services.

**Other features of this hospital cover**

Includes Accidental Injury Benefit which means any Excluded or Restricted Service will be treated as an Included Service where hospitalisation is required as a result of injuries sustained in an Accident after joining this cover. This policy offers a Private Room Promise at Members' Choice hospitals as well as no excess when having Medibank no gap treatment at contracted hospital. For more information, please see Cover Summary and Member Guide.

## Ambulance cover

In VIC this policy provides:

Emergency: Unlimited with a waiting period of 1 day.

Call-out fees: Will be paid for each attendance, including emergency treatment without transport to hospital.

**Other features of this ambulance cover:** Cover for an ambulance when you require immediate professional attention and you need to be transported to hospital or other approved facility and your medical condition is such that you cannot be transported any other way, or where an ambulance is called but transport is not needed. Cover for air ambulance where pre-approval has been obtained from Medibank. In all cases the ambulance provider must be Medibank approved. Please contact Medibank for further details.

## Insurer Details



Medibank Private Limited

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Call now **132331**  
Sponsor link

Medibank Private Limited

<http://medibank.com.au>

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**132331**

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Private Health Information Statement is available from the Private Health Insurance Ombudsman website at <https://privatehealth.gov.au/dynamic/Premium/PHIS/MBPJ124/VPAQ1D>