



**Medibank Private Limited**  
**Medibank Gold Advantage \$250 Excess**

**\$875.10 / month**  
(Before Rebate, Discount & Loading)  
Available in NSW & ACT

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, including non-student dependants (2 or more people, only one of whom is an adult).

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

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

- This policy exempts you from the Medicare Levy Surcharge.
- 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: MBPJ136/NQRZ1Y**

**Source:** Private Health Information Statement (PHIS).

## Hospital Cover

✓ Covered

✗ Restricted Cover

✗ Not Covered

### This policy includes cover for

- |   |                                   |  |
|---|-----------------------------------|--|
| ✓ Assisted reproductive services                          | ✓ Ear, nose and throat            | ✓ Miscarriage and termination of pregnancy                       |
| ✓ Back, neck and spine                                    | ✓ Eye (not cataracts)             | ✓ Pain management  |
| ✓ Blood   | ✓ Gastrointestinal endoscopy      | ✓ Pain management with device                                    |
| ✓ Bone, joint and muscle                                  | ✓ Gynaecology                     | ✓ Palliative care  |
| ✓ Brain and nervous system                                | ✓ Heart and vascular system       | ✓ Plastic and reconstructive surgery (medically necessary)       |
| ✓ Breast surgery (medically necessary)                    | ✓ Hernia and appendix             | ✓ Podiatric surgery (provided by a registered podiatric surgeon) |
| ✓ Cataracts   | ✓ Hospital psychiatric services   | ✓ Pregnancy and birth  |
| ✓ Chemotherapy, radiotherapy and immunotherapy for cancer | ✓ Implantation of hearing devices | ✓ Rehabilitation   |
| ✓ Dental surgery  | ✓ Insulin pumps                   | ✓ Skin   |
| ✓ Diabetes management (excluding insulin pumps)           | ✓ Joint reconstructions           | ✓ Sleep studies  |
| ✓ Dialysis for chronic kidney failure                     | ✓ Joint replacements              | ✓ Tonsils, adenoids and grommets                                 |
| ✓ Digestive system  | ✓ Kidney and bladder              | ✓ Weight loss surgery  |
|   | ✓ Lung and chest                  |  |
|   | ✓ Male reproductive 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 \$250 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
- 12 months for pregnancy and birth (obstetrics)
- 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 a Private Room Promise at a Medibank Members' Choice private hospital and Medibank Nurse 24/7. Includes Hospital Bonus to help pay for a range of approved hospital charges related to a hospital admission. See Cover Summary for more information.

At Members' Choice extras providers you may get more for your cover. This includes 100% back on a dental check up, scale and clean each year and great optical deals. See <https://www.medibank.com.au/health-insurance/find-provider/#/>. Policy ID: MBPJ136/NQRZ1Y Source: [Private Health Information Statement \(PHIS\)](#)

## Extras Cover

#### This policy **includes** General treatment (Extras) cover for

Note, for treatments marked with \*: A 12 month waiting period applies to surgical tooth extraction.

Treatment & waiting period (months)		Benefit limits per 12 months unless otherwise stated	Examples of maximum benefits
✓ Acupuncture	2	\$400 per person	<ul style="list-style-type: none"><li>• Initial visit: \$20.8</li><li>• Subsequent visit: \$15.8</li></ul>
✓ Blood glucose monitors	24	\$240 per person	<ul style="list-style-type: none"><li>• Per monitor: \$150</li></ul>
✓ Chinese medicine	2	\$150 per person combined limit for chinese medicine, exercise physiology & remedial massage	<ul style="list-style-type: none"><li>• Initial visit: \$20</li><li>• Subsequent visit: \$20</li></ul>

✓ Chiropractic	2	<b>\$400 per person</b> combined limit for chiropractic & osteopathy	<ul style="list-style-type: none"> <li>Initial visit: \$48.5</li> <li>Subsequent visit: \$21.8</li> </ul>
✓ Dietetics/dietary advice	2	<b>\$400 per person</b>	<ul style="list-style-type: none"> <li>Initial visit: \$36.5</li> <li>Subsequent visit: \$19.8</li> </ul>
✓ Endodontic	12	<b>\$2,000 per person</b> combined limit for endodontic & major dental	<ul style="list-style-type: none"> <li>Filling of one root canal: \$85.5</li> </ul>
✓ Exercise physiology	2	<b>\$150 per person</b> combined limit for chinese medicine, exercise physiology & remedial massage	<ul style="list-style-type: none"> <li>Initial visit: \$20</li> <li>Subsequent visit: \$12</li> </ul>
✓ Eye therapy (orthoptics)	2	<b>\$400 per person</b>	<ul style="list-style-type: none"> <li>Initial visit: \$26</li> <li>Subsequent visit: \$23.9</li> </ul>
✓ General dental*	2	<b>No annual limit</b>	<ul style="list-style-type: none"> <li>Fluoride treatment: \$22</li> <li>Scale &amp; clean: \$49.4</li> <li>Surgical tooth extraction: \$74</li> <li>Periodic oral examination: \$36</li> </ul>
✓ Hearing aids	36	<b>\$800 per person</b>	<ul style="list-style-type: none"> <li>Hearing aid: \$400</li> </ul>
✓ Major dental	12	<b>\$2,000 per person</b> combined limit for endodontic & major dental	<ul style="list-style-type: none"> <li>Full crown veneered: \$570</li> </ul>
✓ Non PBS pharmaceuticals	2	<b>\$600 per person</b>	<ul style="list-style-type: none"> <li>Per eligible prescription: \$31.1</li> </ul>
✓ Occupational therapy	2	<b>\$400 per person</b>	<ul style="list-style-type: none"> <li>Initial visit: \$36.5</li> <li>Subsequent visit: \$31.5</li> </ul>
✓ Optical	6	<b>\$250 per person</b>	<ul style="list-style-type: none"> <li>Multi-focal lenses &amp; frames: \$195</li> <li>Single vision lenses &amp; frames: \$135</li> </ul>
✓ Orthodontic	12	<b>\$800 per person</b> \$2,400 lifetime limit	<ul style="list-style-type: none"> <li>Braces for upper &amp; lower teeth, including removal plus fitting of retainer: \$400</li> </ul>
✓ Orthotics (podiatric orthoses)	2	<b>\$400 per person</b> combined limit for orthotics (podiatric orthoses) & podiatry	<ul style="list-style-type: none"> <li>Orthotics supply &amp; fit: 60% of charge</li> </ul>
✓ Osteopathy	2	<b>\$400 per person</b> combined limit for chiropractic & osteopathy	<ul style="list-style-type: none"> <li>Initial visit: \$48.5</li> <li>Subsequent visit: \$21.8</li> </ul>
✓ Physiotherapy	2	<b>\$700 per person</b>	<ul style="list-style-type: none"> <li>Initial visit: \$43.4</li> <li>Subsequent visit: \$24.2</li> </ul>
✓ Podiatry	2	<b>\$400 per person</b> combined limit for orthotics (podiatric orthoses) & podiatry	<ul style="list-style-type: none"> <li>Initial visit: \$36.4</li> <li>Subsequent visit: \$20.8</li> </ul>
✓ Psychology	0	<b>\$400 per person</b>	<ul style="list-style-type: none"> <li>Initial visit: \$112.96</li> <li>Subsequent visit: \$93.55</li> </ul>
✓ Remedial massage	2	<b>\$150 per person</b> combined limit for chinese medicine, exercise physiology & remedial massage	<ul style="list-style-type: none"> <li>Initial visit: \$30</li> <li>Subsequent visit: \$30</li> </ul>

✓ **Speech therapy**    2    **\$400 per person**

- Initial visit: \$67
- Subsequent visit: \$29.6

**This policy does not include General treatment (Extras) cover for**

- |                                 |   |                |
|---------------------------------|---|----------------|
| ✗ Ante-natal/Post-natal classes | ✗ Health management / Healthy lifestyle | ✗ Home nursing |
| ✗ Audiology                     |   | ✗ Vaccinations |

**Other features of this general treatment cover:** Health appliances and external prostheses (2 month waiting period) fixed benefits, benefit replacements apply - \$500 annual limit. Breathing appliances (12 month waiting period), fixed benefits, benefit replacement periods apply and \$180 limit per member every 3 years. Blood glucose monitors share a per member limit of \$240 every 3 years with Blood pressure monitors (24 month waiting period). Counselling and Pharmacogenetic Testing share an annual limit of \$400 with Psychology. School accidents for pre-school, primary and secondary school students only, \$800 annual limit, 2 month waiting period. Contact Medibank for more information.

## Ambulance cover

In NSW & ACT 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




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**\$875.10 / month**

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