



**Medibank Private Limited**  
Medibank Gold Ultra Health Cover

**\$1,432.10 / month**

(Before Rebate, Discount & 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:** Two adults (and no-one else).

- 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: MBP/J20/VCFL20**

**Source:** [Private Health Information Statement \(PHIS\)](#)

## Hospital Cover

✓ Covered

R 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](http://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:** No excess**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**

Medibank's most comprehensive cover. Gap bonus to use towards out-of-pocket costs in hospital. Private Room Priority for pre-booked admissions at a Members' Choice hospital. Where a two month waiting period applies to a service on your hospital cover, it may be waived for claims resulting from an Accident that occurred during this time, please contact Medibank for further 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: MBP/J20/VCFL20 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. Orthodontics has a \$1500 opening balance then a top up of \$500 per year up to a \$3500 lifetime limit. Home nursing not available in NT or TAS.

Treatment & waiting period (months)	Benefit limits per 12 months unless otherwise stated	Examples of maximum benefits
✓ Acupuncture 2	<b>\$500 per person</b> combined limit for acupuncture, chinese medicine, exercise physiology & remedial massage	<ul style="list-style-type: none"><li>• Initial visit: \$58</li><li>• Subsequent visit: \$42.9</li></ul>
✓ Blood glucose monitors 24	<b>\$300 per person</b>	<ul style="list-style-type: none"><li>• Per monitor: 100% of charge</li></ul>
✓ Chinese medicine 2	<b>\$500 per person</b> combined limit for acupuncture, chinese medicine, exercise physiology & remedial massage	<ul style="list-style-type: none"><li>• Initial visit: \$32.5</li><li>• Subsequent visit: \$32.5</li></ul>
✓ Chiropractic 2	<b>\$750 per person</b> combined limit for chiropractic & osteopathy	<ul style="list-style-type: none"><li>• Initial visit: \$69.3</li><li>• Subsequent visit: \$48.7</li></ul>

✓ Dietetics/dietary advice	2	<b>\$600 per person</b>	<ul style="list-style-type: none"> <li>Initial visit: \$74.7</li> <li>Subsequent visit: \$46.8</li> </ul>
✓ Endodontic	12	<b>\$1,600 per person</b> combined limit for endodontic & major dental	<ul style="list-style-type: none"> <li>Filling of one root canal: \$209.9</li> </ul>
✓ Exercise physiology	2	<b>\$500 per person</b> combined limit for acupuncture, chinese medicine, exercise physiology & remedial massage	<ul style="list-style-type: none"> <li>Initial visit: \$32.5</li> <li>Subsequent visit: \$32.5</li> </ul>
✓ Eye therapy (orthoptics)	2	<b>\$600 per person</b>	<ul style="list-style-type: none"> <li>Initial visit: \$60</li> <li>Subsequent visit: \$50</li> </ul>
✓ General dental*	2	<b>No annual limit</b>	<ul style="list-style-type: none"> <li>Fluoride treatment: \$22.4</li> <li>Scale &amp; clean: \$79.5</li> <li>Surgical tooth extraction: \$169.6</li> <li>Periodic oral examination: \$41.1</li> </ul>
✓ Hearing aids	36	<b>\$1,600 per person</b>	<ul style="list-style-type: none"> <li>Hearing aid: 100% of charge</li> </ul>
✓ Home nursing*	2	<b>\$500 per person</b>	<ul style="list-style-type: none"> <li>Initial visit: 100% of charge</li> <li>Subsequent visit: 100% of charge</li> </ul>
✓ Major dental	12	<b>\$1,600 per person</b> combined limit for endodontic & major dental	<ul style="list-style-type: none"> <li>Full crown veneered: \$1159.6</li> </ul>
✓ Non PBS pharmaceuticals	2	<b>\$800 per person</b>	<ul style="list-style-type: none"> <li>Per eligible prescription: \$51</li> </ul>
✓ Occupational therapy	2	<b>\$600 per person</b>	<ul style="list-style-type: none"> <li>Initial visit: \$69.8</li> <li>Subsequent visit: \$50.9</li> </ul>
✓ Optical	6	<b>\$300 per person</b>	<ul style="list-style-type: none"> <li>Multi-focal lenses &amp; frames: 100% of charge</li> <li>Single vision lenses &amp; frames: 100% of charge</li> </ul>
✓ Orthodontic*	12	<b>\$1,500 per person</b> \$3,500 lifetime limit	<ul style="list-style-type: none"> <li>Braces for upper &amp; lower teeth, including removal plus fitting of retainer: 100% of charge</li> </ul>
✓ Orthotics (podiatric orthoses)	2	<b>\$600 per person</b> combined limit for orthotics (podiatric orthoses) & podiatry	<ul style="list-style-type: none"> <li>Orthotics supply &amp; fit: 100% of charge</li> </ul>
✓ Osteopathy	2	<b>\$750 per person</b> combined limit for chiropractic & osteopathy	<ul style="list-style-type: none"> <li>Initial visit: \$69.3</li> <li>Subsequent visit: \$48.7</li> </ul>
✓ Physiotherapy	2	<b>\$1,000 per person</b>	<ul style="list-style-type: none"> <li>Initial visit: \$69.3</li> <li>Subsequent visit: \$55.3</li> </ul>
✓ Podiatry	2	<b>\$600 per person</b> combined limit for orthotics (podiatric orthoses) & podiatry	<ul style="list-style-type: none"> <li>Initial visit: \$60.8</li> <li>Subsequent visit: \$47.4</li> </ul>
✓ Psychology	0	<b>\$600 per person</b>	<ul style="list-style-type: none"> <li>Initial visit: \$158.67</li> <li>Subsequent visit: \$137.97</li> </ul>
✓ Remedial massage	2	<b>\$500 per person</b> combined limit for acupuncture, chinese medicine, exercise physiology & remedial massage	<ul style="list-style-type: none"> <li>Initial visit: \$68.9</li> <li>Subsequent visit: \$46.4</li> </ul>

**✓ Speech therapy 2 \$600 per person**

- Initial visit: \$107.6
- Subsequent visit: \$61.8

- Health appliance and external prostheses, (contact Medibank for further information) \$600 per annum, 2 mth waiting period, fixed amount back per item up to annual limit. - Laser Eye Surgery (where no Medicare benefit is payable) \$3,500 per lifetime limit, 36 mth waiting period, 100% back up to lifetime limit. - Blood pressure monitor (24 mth waiting period) and Breathing appliances (12 mth waiting period) included with Blood glucose monitors. - Health subscriptions (refer to Medibank for approved organisations) \$100 per annum, 2 mth waiting period, 100% per subscription up to annual limit. - Health screening tests (where no Medicare benefit is payable) \$200 per annum, 2 mth waiting period, 100% per test up to annual limit. Refer to Medibank for approved screening tests. - Private hospital accident and emergency facility fees, \$250 per annum, 2 mth waiting period, 100% back up to annual limit. - Teeth whitening (must be provided by recognised dentist), \$250 per annum, 2 mth waiting period, fixed amount payable. - Counselling (no waiting period) shares an annual limit with Psychology. Please contact Medibank for more information.

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

<b>✗ Ante-natal/Post-natal classes</b>	<b>✗ Health management / Healthy lifestyle</b>	<b>✗ Vaccinations</b>
<b>✗ Audiology</b>		

**Other features of this general treatment cover:** Comprehensive hospital and extras cover in one convenient package. Widest range of extras services including laser eye surgery, teeth whitening and much more. Our highest annual limits. Easy online and electronic claiming.

**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**

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Call now 132331 Sponsor link

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