

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 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

This cover has Accident Cover Boost. You'll have access to all clinical categories included in Gold level hospital cover where you require hospital treatment as a result of injuries sustained in an Accident that occurred after joining your cover. Please see Member Guide 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: MBPJ24/QDSJ2Y 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. Exercise physiology benefit is \$21.50 for individual consultations and \$12.00 for group consultations

Treatment & waiting period (months)		Benefit limits per 12 months unless otherwise stated	Examples of maximum benefits
✓ Acupuncture	2	\$500 per person combined limit for acupuncture, blood glucose monitors, chinese medicine, dietetics/dietary advice, exercise physiology, orthotics (podiatric orthoses), podiatry, psychology & speech therapy	• Initial visit: \$36.3 • Subsequent visit: \$28.8
✓ Blood glucose monitors	24	\$500 per person combined limit for acupuncture, blood glucose monitors, chinese medicine, dietetics/dietary advice, exercise physiology, orthotics (podiatric orthoses), podiatry, psychology & speech therapy	• Per monitor: 100% of charge

✓ Chinese medicine	2	\$500 per person combined limit for acupuncture, blood glucose monitors, chinese medicine, dietetics/dietary advice, exercise physiology, orthotics (podiatric orthoses), podiatry, psychology & speech therapy	- Initial visit: \$21.5 - Subsequent visit: \$21.5
✓ Chiropractic	2	\$400 per person combined limit for chiropractic & osteopathy	- Initial visit: \$46.6 - Subsequent visit: \$33.5
✓ Dietetics/dietary advice	2	\$500 per person combined limit for acupuncture, blood glucose monitors, chinese medicine, dietetics/dietary advice, exercise physiology, orthotics (podiatric orthoses), podiatry, psychology & speech therapy	- Initial visit: \$48.1 - Subsequent visit: \$30
✓ Endodontic	12	\$800 per person combined limit for endodontic & major dental	Filling of one root canal: \$152.3
✓ Exercise physiology*	2	\$500 per person combined limit for acupuncture, blood glucose monitors, chinese medicine, dietetics/dietary advice, exercise physiology, orthotics (podiatric orthoses), podiatry, psychology & speech therapy	- Initial visit: \$21.5 - Subsequent visit: \$12
✓ General dental*	2	No annual limit	- Fluoride treatment: \$14.4 - Scale & clean: \$50.6 - Surgical tooth extraction: \$113.9 - Periodic oral examination: \$26.5
✓ Major dental	12	\$800 per person combined limit for endodontic & major dental	Full crown veneered: \$775.4
✓ Optical	6	\$250 per person	- Multi-focal lenses & frames: 100% of charge - Single vision lenses & frames: 100% of charge
✓ Orthotics (podiatric orthoses)	2	\$500 per person combined limit for acupuncture, blood glucose monitors, chinese medicine, dietetics/dietary advice, exercise physiology, orthotics (podiatric orthoses), podiatry, psychology & speech therapy	Orthotics supply & fit: 70% of charge
✓ Osteopathy	2	\$400 per person combined limit for chiropractic & osteopathy	- Initial visit: \$46.6 - Subsequent visit: \$33.5
✓ Physiotherapy	2	\$600 per person	- Initial visit: \$49.2 - Subsequent visit: \$41.3
✓ Podiatry	2	\$500 per person combined limit for acupuncture, blood glucose monitors, chinese medicine, dietetics/dietary advice, exercise physiology, orthotics (podiatric orthoses), podiatry, psychology & speech therapy	- Initial visit: \$38.9 - Subsequent visit: \$32.7
✓ Psychology	2	\$500 per person combined limit for acupuncture, blood glucose monitors, chinese medicine, dietetics/dietary advice, exercise physiology, orthotics (podiatric orthoses), podiatry, psychology & speech therapy	- Initial visit: \$107.78 - Subsequent visit: \$89.26

✓ Remedial massage	2	\$200 per person	- Initial visit: \$44.3 - Subsequent visit: \$29.9
✓ Speech therapy	2	\$500 per person combined limit for acupuncture, blood glucose monitors, chinese medicine, dietetics/dietary advice, exercise physiology, orthotics (podiatric orthoses), podiatry, psychology & speech therapy	- Initial visit: \$66.5 - Subsequent visit: \$33.6

Health appliances and external prostheses 2mth waiting period, Breathing appliances 12 mth waiting period, Blood pressure monitor 24 mth waiting period, Health subscriptions 2mth waiting period, Health screening tests 2mth waiting periods, fixed benefits, sublimits and benefit replacement periods apply share combined annual limit with Podiatry (contact Medibank for further information). – Private hospital accident and emergency fees, 2mth waiting period applies to child and student dependants only, annual limit \$250. – MembershipBonus, 6 mth waiting period, starts at \$100 per membership per year. 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**

- | | | |
|---------------------------------|---|---------------------------|
| ✗ Ante-natal/Post-natal classes | ✗ Health management / Healthy lifestyle | ✗ Non PBS pharmaceuticals |
| ✗ Audiology | ✗ Hearing aids | ✗ Occupational therapy |
| ✗ Eye therapy (orthoptics) | ✗ Home nursing | ✗ Orthodontic |
| | | ✗ Vaccinations |

Other features of this general treatment cover: Provides cover for services that younger families are more likely to need.

Ambulance cover

Ambulance cover is provided by the State government for Queensland residents (<https://www.ambulance.qld.gov.au>). This includes cover whilst interstate.

Insurer Details



Medibank Private Limited

Silver Plus New Families Comprehensive

\$1,184.80 / month

(Before Rebate, Discount & Loading)

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