

medibank

Medibank Private Limited
Basic Plus Everyday Essentials**\$393.30 / 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: 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: MBPJ28/NDWN20**Source:** Private Health Information Statement (PHIS)

Hospital Cover

✓ Covered

R Restricted Cover

✗ Not Covered

This policy includes cover for

- | | | |
|---------------------------------|-------------------------|----------------------------------|
| ✓ Dental surgery | ✓ Joint reconstructions | ✓ Tonsils, adenoids and grommets |
| ✓ Hernia and appendix | R Palliative care | |
| R Hospital psychiatric services | R Rehabilitation | |

This policy does not include cover for

- | | | |
|---|-----------------------------------|--|
| ✗ Assisted reproductive services | ✗ Digestive system | ✗ Male reproductive system |
| ✗ Back, neck and spine | ✗ Ear, nose and throat | ✗ Miscarriage and termination of pregnancy |
| ✗ Blood | ✗ Eye (not cataracts) | ✗ Pain management |
| ✗ Bone, joint and muscle | ✗ Gastrointestinal endoscopy | ✗ Pain management with device |
| ✗ Brain and nervous system | ✗ Gynaecology | ✗ Plastic and reconstructive surgery (medically necessary) |
| ✗ Breast surgery (medically necessary) | ✗ Heart and vascular system | ✗ Podiatric surgery (provided by a registered podiatric surgeon) |
| ✗ Cataracts | ✗ Implantation of hearing devices | |
| ✗ Chemotherapy, radiotherapy and immunotherapy for cancer | ✗ Insulin pumps | ✗ Pregnancy and birth |
| ✗ Diabetes management (excluding insulin pumps) | ✗ Joint replacements | ✗ Skin |
| ✗ Dialysis for chronic kidney failure | ✗ Kidney and bladder | ✗ Sleep studies |
| | ✗ Lung and chest | ✗ Weight loss surgery |

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: You will have to pay an excess of \$250 per admission. This is limited to a maximum of \$250 per person per year.

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

This policy only provides full benefits for appendix removal, surgical removal of wisdom teeth, removal of tonsils and adenoids, knee and shoulder reconstructions and investigations and treatment for injuries sustained in an accident after joining this cover

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: MBPJ28/NDWN20 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 removal. Benefit payable for exercise physiology is \$16.00 for individual consultation and \$10.00 for group consultation.

Treatment & waiting period (months)		Benefit limits per 12 months unless otherwise stated	Examples of maximum benefits
✓ Acupuncture	2	\$400 per person combined limit for acupuncture, chinese medicine, chiropractic, dietetics/dietary advice, exercise physiology, physiotherapy & other services	• Initial visit: \$27 • Subsequent visit: \$20
✓ Chinese medicine	2	\$400 per person combined limit for acupuncture, chinese medicine, chiropractic, dietetics/dietary advice, exercise physiology, physiotherapy & other services	• Initial visit: \$16 • Subsequent visit: \$16
✓ Chiropractic	2	\$400 per person combined limit for acupuncture, chinese medicine, chiropractic, dietetics/dietary advice, exercise physiology, physiotherapy & other services	• Initial visit: \$41.3 • Subsequent visit: \$28.4

✓ Dietetics/dietary advice	2	\$400 per person combined limit for acupuncture, chinese medicine, chiropractic, dietetics/dietary advice, exercise physiology, physiotherapy & other services	- Initial visit: \$44.8 - Subsequent visit: \$24.6
✓ Endodontic	12	\$400 per person combined limit for endodontic, general dental & major dental	Filling of one root canal: \$105.3
✓ Exercise physiology*	2	\$400 per person combined limit for acupuncture, chinese medicine, chiropractic, dietetics/dietary advice, exercise physiology, physiotherapy & other services	- Initial visit: \$16 - Subsequent visit: \$10
✓ General dental*	2	\$400 per person combined limit for endodontic, general dental & major dental	- Fluoride treatment: \$14.2 - Scale & clean: \$46 - Surgical tooth extraction: \$113.7 - Periodic oral examination: \$23.5
✓ Major dental	12	\$400 per person combined limit for endodontic, general dental & major dental	Full crown veneered: \$400
✓ Optical	6	\$200 per person	- Multi-focal lenses & frames: 100% of charge - Single vision lenses & frames: 100% of charge
✓ Physiotherapy	2	\$400 per person combined limit for acupuncture, chinese medicine, chiropractic, dietetics/dietary advice, exercise physiology, physiotherapy & other services	- Initial visit: \$37.7 - Subsequent visit: \$31.5
✓ Remedial massage	2	\$100 per person	- Initial visit: \$37.8 - Subsequent visit: \$25.5

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

- | | | |
|---|----------------------------------|------------------|
| ✗ Ante-natal/Post-natal classes | ✗ Hearing aids | ✗ Osteopathy |
| ✗ Audiology | ✗ Home nursing | ✗ Podiatry |
| ✗ Blood glucose monitors | ✗ Non PBS pharmaceuticals | ✗ Psychology |
| ✗ Eye therapy (orthoptics) | ✗ Occupational therapy | ✗ Speech therapy |
| ✗ Health management / Healthy lifestyle | ✗ Orthodontic | ✗ Vaccinations |
| | ✗ Orthotics (podiatric orthoses) | |

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

medibank

Medibank Private Limited

Basic Plus Everyday Essentials

\$393.30 / month

(Before Rebate, Discount & Loading)

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Call now  132331 Sponsor link

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