

**Medibank Private Limited**
Silver Plus Security Essentials**\$785.20 / 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: MBP/J30/NLDM20**Source:** Private Health Information Statement (PHIS)

Hospital Cover

✓ Covered

R Restricted Cover

✗ Not Covered

This policy includes cover for

- | | | |
|---|-----------------------------------|--|
| ✓ Back, neck and spine | ✓ Gastrointestinal endoscopy | ✓ Miscarriage and termination of pregnancy |
| ✓ Blood | ✓ Gynaecology | ✓ Pain management |
| ✓ Bone, joint and muscle | ✓ Heart and vascular system | ✓ Pain management with device |
| ✓ Brain and nervous system | ✓ Hernia and appendix | ✓ Palliative care |
| ✓ Breast surgery (medically necessary) | R Hospital psychiatric services | ✓ Plastic and reconstructive surgery (medically necessary) |
| ✓ Chemotherapy, radiotherapy and immunotherapy for cancer | ✓ Implantation of hearing devices | ✓ Podiatric surgery (provided by a registered podiatric surgeon) |
| ✓ Dental surgery | ✓ Insulin pumps | ✓ Rehabilitation |
| ✓ Diabetes management (excluding insulin pumps) | ✓ Joint reconstructions | ✓ Skin |
| ✓ Digestive system | ✓ Joint replacements | ✓ Sleep studies |
| ✓ Ear, nose and throat | ✓ Kidney and bladder | ✓ Tonsils, adenoids and grommets |
| ✓ Eye (not cataracts) | ✓ Lung and chest | |
| | ✓ Male reproductive system | |

This policy does not include cover for

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|----------------------------------|---------------------------------------|-----------------------|
| ✗ Assisted reproductive services | ✗ Dialysis for chronic kidney failure | ✗ Weight loss surgery |
| ✗ Cataracts | ✗ Pregnancy and birth | |

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 \$750 per admission. This is limited to a maximum of \$750 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 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: MBP/J30/NLDM20 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 periods applies to surgical tooth extraction. Exercise physiology benefits are \$21.50 for an individual consultation and \$12.00 for a group consultation.

Treatment & waiting period (months)		Benefit limits per 12 months unless otherwise stated	Examples of maximum benefits
✓ Acupuncture	2	\$300 per person combined limit for acupuncture, chinese medicine, dietetics/dietary advice & exercise physiology	• Initial visit: \$33 • Subsequent visit: \$23
✓ Blood glucose monitors	24	\$400 per person combined limit for blood glucose monitors, hearing aids, psychology & speech therapy	• Per monitor: \$400
✓ Chinese medicine	2	\$300 per person combined limit for acupuncture, chinese medicine, dietetics/dietary advice & exercise physiology	• Initial visit: \$21.5 • Subsequent visit: \$21.5
✓ Chiropractic	2	\$800 per person combined limit for chiropractic, orthotics (podiatric orthoses), osteopathy, physiotherapy & podiatry	• Initial visit: \$52.5 • Subsequent visit: \$36.1

✓ Dietetics/dietary advice	2	\$300 per person combined limit for acupuncture, chinese medicine, dietetics/dietary advice & exercise physiology	- Initial visit: \$52.5 - Subsequent visit: \$29
✓ Endodontic	12	\$800 per person combined limit for endodontic & major dental	Filling of one root canal: \$123.6
✓ Exercise physiology*	2	\$300 per person combined limit for acupuncture, chinese medicine, dietetics/dietary advice & exercise physiology	- Initial visit: \$21.5 - Subsequent visit: \$12
✓ General dental*	2	No annual limit	- Fluoride treatment: \$16.7 - Scale & clean: \$50 - Surgical tooth extraction: \$125 - Periodic oral examination: \$27.6
✓ Hearing aids	36	\$400 per person combined limit for blood glucose monitors, hearing aids, psychology & speech therapy	Hearing aid: \$400
✓ Major dental	12	\$800 per person combined limit for endodontic & major dental	Full crown veneered: \$775.5
✓ Optical	6	\$250 per person	- Multi-focal lenses & frames: 100% of charge - Single vision lenses & frames: 100% of charge
✓ Orthotics (podiatric orthoses)	2	\$800 per person combined limit for chiropractic, orthotics (podiatric orthoses), osteopathy, physiotherapy & podiatry	Orthotics supply & fit: 70% of charge
✓ Osteopathy	2	\$800 per person combined limit for chiropractic, orthotics (podiatric orthoses), osteopathy, physiotherapy & podiatry	- Initial visit: \$52.5 - Subsequent visit: \$36.1
✓ Physiotherapy	2	\$800 per person combined limit for chiropractic, orthotics (podiatric orthoses), osteopathy, physiotherapy & podiatry	- Initial visit: \$47.9 - Subsequent visit: \$40
✓ Podiatry	2	\$800 per person combined limit for chiropractic, orthotics (podiatric orthoses), osteopathy, physiotherapy & podiatry	- Initial visit: \$39 - Subsequent visit: \$33.3
✓ Psychology	0	\$400 per person combined limit for blood glucose monitors, hearing aids, psychology & speech therapy	- Initial visit: \$101.33 - Subsequent visit: \$88.11
✓ Remedial massage	2	\$200 per person	- Initial visit: \$44.3 - Subsequent visit: \$29.9
✓ Speech therapy	2	\$400 per person combined limit for blood glucose monitors, hearing aids, psychology & speech therapy	- Initial visit: \$75.4 - Subsequent visit: \$35

- Health appliance and external prostheses, (contact Medibank for further information) Part of combined limit with Psychology, 2 mth waiting period, fixed amount back per item up to annual limit. - Blood pressure monitor (24 mth waiting period) and Breathing appliances (12 mth waiting period) Part of combined limit with Psychology 100% up to annual limit. - Health subscriptions (refer to Medibank for approved organisations) 2 mth waiting period period, 100% per subscription up to \$100 per annum. - 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

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

Other features of this general treatment cover: Extras cover for a wide range of services including optical and major dental, with increasing annual limits for things like physio, chiro and podiatry.

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**

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\$785.20 / month

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