

medibank

Medibank Private Limited
Basic Plus MyOptions**\$425.80 / 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/J4/VBVX20**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 | ✗ Pregnancy and birth |
| ✗ Chemotherapy, radiotherapy and immunotherapy for cancer | ✗ Insulin pumps | ✗ Skin |
| ✗ Diabetes management (excluding insulin pumps) | ✗ Joint replacements | ✗ Sleep studies |
| ✗ Dialysis for chronic kidney failure | ✗ Kidney and bladder | ✗ Weight loss surgery |
| | ✗ Lung and chest | |

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
- 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.

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/J4/VBVX20 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 dental extractions.

Treatment & waiting period (months)		Benefit limits per 12 months unless otherwise stated	Examples of maximum benefits
✓ Acupuncture	2	\$350 per person combined limit for acupuncture, chiropractic, major dental, non pbs pharmaceuticals, orthodontic, osteopathy, physiotherapy & remedial massage	• Initial visit: \$25.1 • Subsequent visit: \$15.8
✓ Chiropractic	2	\$350 per person combined limit for acupuncture, chiropractic, major dental, non pbs pharmaceuticals, orthodontic, osteopathy, physiotherapy & remedial massage sub-limits apply	• Initial visit: \$41.2 • Subsequent visit: \$18.6
✓ Endodontic	12	No annual limit combined limit for endodontic & general dental	• Filling of one root canal: \$64.1
✓ General dental*	2	No annual limit combined limit for endodontic & general dental sub-limits apply	• Fluoride treatment: \$17.2 • Scale & clean: \$33.8 • Surgical tooth extraction: \$66.1 • Periodic oral examination: \$28.9
✓ Major dental	12	\$350 per person combined limit for acupuncture, chiropractic, major dental, non pbs pharmaceuticals, orthodontic, osteopathy, physiotherapy & remedial massage	• Full crown veneered: \$510

✓ Non PBS pharmaceuticals	2	\$350 per person combined limit for acupuncture, chiropractic, major dental, non pbs pharmaceuticals, orthodontic, osteopathy, physiotherapy & remedial massage sub-limits apply	Per eligible prescription: \$21.9
✓ Optical	6	\$200 per person sub-limits apply	- Multi-focal lenses & frames: \$189 - Single vision lenses & frames: \$129
✓ Orthodontic	12	\$350 per person \$2,400 lifetime limit combined limit for acupuncture, chiropractic, major dental, non pbs pharmaceuticals, orthodontic, osteopathy, physiotherapy & remedial massage	Braces for upper & lower teeth, including removal plus fitting of retainer: \$350
✓ Osteopathy	2	\$350 per person combined limit for acupuncture, chiropractic, major dental, non pbs pharmaceuticals, orthodontic, osteopathy, physiotherapy & remedial massage	- Initial visit: \$41.2 - Subsequent visit: \$18.6
✓ Physiotherapy	2	\$350 per person combined limit for acupuncture, chiropractic, major dental, non pbs pharmaceuticals, orthodontic, osteopathy, physiotherapy & remedial massage	- Initial visit: \$43 - Subsequent visit: \$21.7
✓ Remedial massage	2	\$350 per person combined limit for acupuncture, chiropractic, major dental, non pbs pharmaceuticals, orthodontic, osteopathy, physiotherapy & remedial massage sub-limits apply	- Initial visit: \$30 - Subsequent visit: \$30

This product includes a Flexi-bonus which starts at \$100 per member and increases by \$25 per calendar year to a maximum of \$200. The Flexi-Bonus can be used to top up your benefits on the extras services listed above or pay towards consultations for exercise physiology and Chinese medicine. Benefits are subject to available Flexi-Bonus limit. Contact Medibank or check cover summary for details.

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

- | | | |
|---------------------------------|---|----------------------------------|
| ✗ Ante-natal/Post-natal classes | ✗ Eye therapy (orthoptics) | ✗ Orthotics (podiatric orthoses) |
| ✗ Audiology | ✗ Health management / Healthy lifestyle | ✗ Podiatry |
| ✗ Blood glucose monitors | ✗ Hearing aids | ✗ Psychology |
| ✗ Chinese medicine | ✗ Home nursing | ✗ Speech therapy |
| ✗ Dietetics/dietary advice | ✗ Occupational therapy | ✗ Vaccinations |
| ✗ Exercise physiology | | |

Other features of this general treatment cover: Hospital and extras package for young singles and couples. Top up your annual limits with Flexi-Bonus.

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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Medibank Private Limited
Basic Plus MyOptions

\$425.80 / month
(Before Rebate, Discount & Loading)
Available in VIC

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Medibank Private Limited

 <http://medibank.com.au>

 ask_us@medibank.com.au

 132331

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