



Medibank Private Limited
Basic Reciprocal Exemption

Corporate Policy

\$201.50 / month
(Before Rebate, Discount & Loading)
Available in All States

You may be entitled to an Australian Government Rebate on the above premium. Your premium may also include a Lifetime Health Cover Loading or an insurer discount. Check with your insurer for details.

This policy covers: Two adults & dependants (3 or more people, only 2 of whom are adults).

Children (0 - 17), non-classified* dependant (18 - 20) and students (21 - 30), as well as persons with a disability who qualify as a child, non-classified* dependant and student in these age ranges.

*Non-classified dependant: Medibank considers a child dependant to be aged up to 21.

Corporate policy: Available to employees of a company that has an agreement with Medibank

- This policy exempts you from the Medicare Levy Surcharge.
- This policy provides accident cover - check with insurer for details.
- This policy does not provide benefits for travel or accommodation outside of hospital.

Policy ID: MBPJ57/AEPO2D

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

Hospital Cover

✓ Covered

R Restricted Cover

✗ Not Covered

This policy includes cover for

R Hospital psychiatric services

R Palliative care

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

✗ Hernia and appendix

✗ Pregnancy and birth

✗ Chemotherapy, radiotherapy and immunotherapy for cancer

✗ Implantation of hearing devices

✗ Skin

✗ Dental surgery

✗ Joint reconstructions

✗ Sleep studies

✗ Diabetes management (excluding insulin pumps)

✗ Joint replacements

✗ Tonsils, adenoids and grommets

✗ 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: You will have to pay an excess of \$500 per admission. This is limited to a maximum of \$500 per person per year.

Excess payments do not apply to hospital admissions for dependants.

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

Provides minimum benefits for the cost of a shared room in a public hospital for Hospital psychiatric services, Rehabilitation and Palliative care only. This cover may assist in reducing or avoiding the payment of the Medicare Levy Surcharge, please check with your taxation adviser.

Ambulance cover

Ambulance cover is provided by the State government in Tasmania (https://www.health.tas.gov.au/ambulance/fees_and_accounts) and Queensland (<https://www.ambulance.qld.gov.au>). In other states concession card holders may have free cover and there are subscription services in several states (https://privatehealth.gov.au/health_insurance/what_is_covered/ambulance.htm).

Insurer Details



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Call now  **132331**
Sponsor link

Medibank Private Limited

 <http://medibank.com.au>

 ask_us@medibank.com.au

 **132331**

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Private Health Information Statement is available from the Private Health Insurance Ombudsman website at <https://privatehealth.gov.au/dynamic/Premium/PHIS/MBP/J57/AEPO2D>