



**Medibank Private Limited**  
Corporate Basic Accident  
**Corporate Policy**

**\$335.50 / month**

(Before Rebate, Discount & Loading)

Available in QLD

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 & dependants, including non-student dependants (3 or more people, only 2 of whom are adults).

Children (0 - 17), non-classified\* dependant (18 - 20), students (21 - 30) and non-students (21 to 30), as well as persons with a disability who qualify as a child, non-classified\* dependant, student and non-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 provides benefits for travel or accommodation outside of hospital - check with insurer for details.

Policy ID: MBP/J64/QFGG2Y

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

## Hospital Cover

 Covered Restricted Cover Not Covered**This policy includes cover for** Hospital psychiatric services Palliative care 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 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](https://privatehealth.gov.au/dynamic/agreementhospitals) 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**

This policy only provides full benefits for treatment for injuries sustained in an accident that occurs after joining, as well as cover for Rehabilitation. This policy also offers a Private Room Promise at Members' Choice hospitals. Conditions apply, see Insurer for details.

## 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



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Call now 132331  
Sponsor link

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