

medibank

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

Corporate Policy

**\$137.00 / 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:** Only one person.

**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/QHEO10****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

✓ 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](http://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 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**Medibank Private Limited** <http://medibank.com.au> [ask\\_us@medibank.com.au](mailto: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/J64/QHEO10>