



Medibank Private Limited
Corporate Basic Accident
Corporate Policy

\$224.20 / month

(Before Rebate, Discount & Loading)

Available in TAS

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: One adult & dependants, including non-student dependants (2 or more people, only one of whom is an adult).

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/TFGL1Y

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	 Insulin pumps	 Sleep studies
 Diabetes management (excluding insulin pumps)	 Joint reconstructions	 Tonsils, adenoids and grommets
 Dialysis for chronic kidney failure	 Joint replacements	 Weight loss surgery
	 Kidney and bladder	
	 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

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 residents of Tasmania. This may include cover whilst interstate, except for South Australia and Queensland where no cover applies. In other states please check with Ambulance Tasmania - https://www.health.tas.gov.au/ambulance/fees_and_accounts.

Insurer Details



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Call now 132331
Sponsor link

Medibank Private Limited

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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/TFGL1Y>