


Medibank Private Limited
Medibank Basic Plus Healthy Start
\$132.20 / 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.

- 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/J95/QIOG10

Source: Private Health Information Statement (PHIS)

Hospital Cover

 Covered

 Restricted Cover

 Not Covered

This policy **includes** cover for

 Dental surgery

 Hernia and appendix

 Hospital psychiatric services

 Joint reconstructions

 Palliative care

 Rehabilitation

This policy **does not include** cover for

 Assisted reproductive services

 Back, neck and spine

 Blood

 Bone, joint and muscle

 Brain and nervous system

 Breast surgery (medically necessary)

 Cataracts

 Chemotherapy, radiotherapy and immunotherapy for cancer

 Diabetes management (excluding insulin pumps)

 Dialysis for chronic kidney failure

 Digestive system

 Ear, nose and throat

 Eye (not cataracts)

 Gastrointestinal endoscopy

 Gynaecology

 Heart and vascular system

 Implantation of hearing devices

 Insulin pumps

 Joint replacements

 Kidney and bladder

 Lung and chest

 Male reproductive system

 Miscarriage and termination of pregnancy

 Pain management

 Pain management with device

 Plastic and reconstructive surgery (medically necessary)

 Podiatric surgery (provided by a registered podiatric surgeon)

 Pregnancy and birth

 Skin

 Sleep studies

 Tonsils, adenoids and grommets

 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 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.

Other features of this hospital cover

This cover has Accident Cover Boost. You'll have access to all clinical categories included in Gold level hospital cover where you require hospital treatment as a result of injuries sustained in an Accident that occurred after joining your cover. See Medibank Member Guide for more information.

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

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