

**Medibank Private Limited**  
**Medibank Basic Plus Healthy Start****\$184.50 / month**

(Before Rebate, Discount &amp; Loading)

Available in WA

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 (and no-one else).

- 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/WINZ20**Source:** Private Health Information Statement (PHIS)

## Hospital Cover

✓ Covered

R Restricted Cover

✗ Not Covered

**This policy includes cover for**

✓ Dental surgery

R Hospital psychiatric services

R Palliative care

✓ Hernia and appendix

✓ Joint reconstructions

R Rehabilitation

**This policy does not include cover for**

✗ Assisted reproductive services

✗ Digestive system

✗ Miscarriage and termination of pregnancy

✗ Back, neck and spine

✗ Ear, nose and throat

✗ Pain management

✗ Blood

✗ Eye (not cataracts)

✗ Pain management with device

✗ Bone, joint and muscle

✗ Gastrointestinal endoscopy

✗ Plastic and reconstructive surgery (medically necessary)

✗ Brain and nervous system

✗ Gynaecology

✗ Podiatric surgery (provided by a registered podiatric surgeon)

✗ Breast surgery (medically necessary)

✗ Heart and vascular system

✗ Pregnancy and birth

✗ Cataracts

✗ Insulin pumps

✗ Skin

✗ Chemotherapy, radiotherapy and immunotherapy for cancer

✗ Joint replacements

✗ Sleep studies

✗ Diabetes management (excluding insulin pumps)

✗ Kidney and bladder

✗ Tonsils, adenoids and grommets

✗ Dialysis for chronic kidney failure

✗ Male reproductive system

✗ 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](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 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

In WA this policy provides:

Emergency: Unlimited with a waiting period of 1 day.

Call-out fees: Will be paid for each attendance, including emergency treatment without transport to hospital.

**Other features of this ambulance cover:** Cover for an ambulance when you require immediate professional attention and you need to be transported to hospital or other approved facility and your medical condition is such that you cannot be transported any other way, or where an ambulance is called but transport is not needed. Cover for air ambulance where pre-approval has been obtained from Medibank. In all cases the ambulance provider must be Medibank approved. Please contact Medibank for further details.

## 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)

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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/J95/WINZ20>