

medibank

**Medibank Private Limited**  
**Medibank Bronze Everyday****\$269.00 / month**

(Before Rebate, Discount &amp; 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 (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:** MBPJ96/QISK20**Source:** Private Health Information Statement (PHIS)

## Hospital Cover

✓ Covered

R Restricted Cover

✗ Not Covered

### This policy **includes** cover for

- |                                                           |                                 |                                            |
|-----------------------------------------------------------|---------------------------------|--------------------------------------------|
| ✓ Bone, joint and muscle                                  | ✓ Ear, nose and throat          | ✓ Male reproductive system                 |
| ✓ Brain and nervous system                                | ✓ Eye (not cataracts)           | ✓ Miscarriage and termination of pregnancy |
| ✓ Breast surgery (medically necessary)                    | ✓ Gastrointestinal endoscopy    | ✓ Pain management                          |
| ✓ Chemotherapy, radiotherapy and immunotherapy for cancer | ✓ Gynaecology                   | R Palliative care                          |
| ✓ Diabetes management (excluding insulin pumps)           | ✓ Hernia and appendix           | R Rehabilitation                           |
| ✓ Digestive system                                        | R Hospital psychiatric services | ✓ Skin                                     |
|                                                           | ✓ Joint reconstructions         | ✓ Tonsils, adenoids and grommets           |
|                                                           | ✓ Kidney and bladder            |                                            |

### This policy **does not include** cover for

- |                                       |                                   |                                                                  |
|---------------------------------------|-----------------------------------|------------------------------------------------------------------|
| ✗ Assisted reproductive services      | ✗ Heart and vascular system       | ✗ Plastic and reconstructive surgery (medically necessary)       |
| ✗ Back, neck and spine                | ✗ Implantation of hearing devices | ✗ Podiatric surgery (provided by a registered podiatric surgeon) |
| ✗ Blood                               | ✗ Insulin pumps                   | ✗ Pregnancy and birth                                            |
| ✗ Cataracts                           | ✗ Joint replacements              | ✗ Sleep studies                                                  |
| ✗ Dental surgery                      | ✗ Lung and chest                  | ✗ Weight loss surgery                                            |
| ✗ Dialysis for chronic kidney failure | ✗ Pain management with device     |                                                                  |

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

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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 <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/MBPJ96/QISK20>