

Here's a summary of the services and treatments provided by your cover. Please read it and keep it somewhere safe for future reference. For a better understanding of how your cover works refer to your Member Guide, which is a summary of our Fund Rules and policies, or call us on 132 331.

Hospital cover

Hospital cover can pay towards services you receive when you're admitted to hospital and treated as a private patient. It can't pay towards any services when you're not admitted to hospital (eg. seeing your GP or specialist).

Here are the services that are Included, Restricted and Excluded under your hospital cover.

You may still incur out-of-pocket expenses above the amount we pay. Before booking your treatment, call us to find out the benefits you can expect to receive, and any out-of-pocket expenses you might incur.

Services that are Included, Restricted or Excluded	
Ambulance services [~]	✓
Accidental Injury Benefit	✓
Appendicitis treatment	✓
Removal of appendix	✓
Removal of tonsils and adenoids	✓
Knee reconstruction surgery and investigations	✓
Shoulder reconstruction surgery and investigations	✓
Surgical removal of wisdom teeth (hospital charges only)	✓
Hernia repair	✓
Minor gynaecological surgery	✓
Colonoscopies	✓
Surgery for slipped disc and scoliosis	✓
Chemotherapy and radiotherapy for cancer*	✓
Palliative care	✓
Rehabilitation treatment	!
Psychiatric treatment	!
Spinal fusion surgery	x
Major gynaecological surgery	x
Vascular surgery	x
Nerve treatment (for severe movement disorders or chronic pain)	x
Heart-related admissions	x
Plastic and reconstructive surgery	x
Weight loss surgery	x
Obstetrics-related services	x
Fertility treatment (including IVF and GIFT programs)	x
Renal dialysis	x
Eye surgery (including cataracts)	x
Hip and knee joint replacement surgery	x
All other joint replacement surgery	x
All other MBS items (includes thousands of additional in-hospital services)	✓

What does it mean?



Included Service

We pay benefits towards overnight and same day hospital accommodation, intensive care and medical services where a Medicare benefit is payable. Medibank has arrangements with most private hospitals and day surgeries in Australia - these are known as Members' Choice hospitals. You'll generally get better value if you go to one of these providers.

If you're treated at a non-Members' Choice private hospital, we'll generally pay lower benefits and you may incur significant out-of-pocket expenses.

Where you're treated as a private patient in a public hospital, we'll pay benefits towards overnight and same-day accommodation in a shared room.



Restricted Service

A Restricted Service is a service where we pay the minimum benefit set by the government towards hospital accommodation.

If you're treated in a private hospital for a Restricted Service, you are likely to incur substantial out-of-pocket expenses because this minimum benefit will not be enough to cover all hospital costs.

For Restricted Services as a private patient in a public hospital we will pay minimum shared room benefits.



Excluded Service

An Excluded Service is a service that we won't pay any benefits towards, including any hospital accommodation or medical services.

Medibank does not pay towards cosmetic treatment.

Accidental Injury Benefit means that any Excluded or Restricted Service will be treated as if it is an Included Service, where you require hospital treatment as a result of injuries sustained in an Accident. It only applies where the Accident occurred after joining your cover. You must seek treatment from a medical practitioner within 7 days of your Accident.

Benefits are payable for the initial hospital treatment for injuries resulting from the Accident. Benefits are also payable for ongoing hospital treatment where the services form part of your initial course of treatment covered by Medibank under Accidental Injury Benefit.

See your Member Guide for more details.

[~] For ambulance attendance or transportation to a hospital where immediate professional attention is required and your medical condition is such that you couldn't be transported any other way. TAS and QLD have State schemes to cover ambulance services for residents of those States.

* Your hospital cover does not include non-PBS drugs. We will only pay towards cancer-related surgery where that surgery is an Included or Restricted Service under your cover.

? Things you need to know about your Hospital cover

Waiting periods

A waiting period applies when you join Medibank, or change your cover to include new or upgraded services. We won't pay benefits for any items purchased or services received while you are serving a waiting period.

Switching from another health insurer?

You may not need to re-serve waiting periods if you join Medibank within 2 months of leaving your previous health insurer, and you've already served the waiting period for that service.

Accident Waiting Period Waiver

Where a 1-day or 2-month waiting period applies to a service or treatment under your Hospital cover, it may be waived for claims resulting from an Accident that occurred after joining this cover.

Waiting periods	
1 day	Ambulance services.
2 months	Psychiatric treatment, rehabilitation treatment and palliative care.
	Hospital treatment for conditions requiring hospitalisation that are not deemed pre-existing conditions.
12 months	Pre-existing conditions An ailment, illness or condition that, in the opinion of a Medical Practitioner appointed by Medibank, the signs or symptoms of which existed at any time in the 6 month period prior to the day on which you became insured under the policy or changed your cover.
	Continuous Positive Airway Pressure (CPAP)-type devices.

Excess

This is the amount you pay towards your hospital admission (same-day or overnight) before we pay any benefits. There are three excess levels on this cover; \$250, \$500 and \$750.

The excess applies per member, per calendar year and it doesn't apply to child, student or adult dependants on a family membership. Some hospitals may require you to pay the excess at the time of admission.

☆ Making the most of your Hospital cover

Go to a Members' Choice Hospital

Medibank has arrangements with most private hospitals and day surgeries in Australia, so you generally get better value for Included Services if you go to one of these providers.

To find your nearest Members' Choice hospital, visit medibank.com.au/memberschoice

Members' Choice hospitals are subject to change from time to time and are not in all areas.

GapCover – How to reduce your in-hospital medical out-of-pocket expenses

Medibank's GapCover is designed to help eliminate or reduce your out-of-pocket expenses for in-hospital doctor's charges.

Where your doctor decides to charge more than the MBS fee (the set government fee), you will be left with an out-of-pocket expense, commonly referred to as the 'gap'.

Doctors can choose to participate in GapCover on a claim-by-claim basis.

Check upfront with each doctor involved if they'll participate in Medibank's GapCover for each claim as part of your treatment, to help reduce your out-of-pocket expense. Out-of-pocket expenses may still apply.

It's important to know GapCover doesn't apply to diagnostic services. See your Member Guide for more information.

Choice of treating doctor or specialist

You can choose your doctor or specialist when you're treated in hospital as a private patient.

Surgically implanted prostheses

For an Included or Restricted Service, we'll pay the minimum benefit as listed in the Australian Government's Prostheses List.

Continuous Positive Airway Pressure (CPAP)-type devices

Up to \$500 benefit per member every 5 years towards the hire or purchase of an approved device. Conditions apply, refer to your Member Guide.

24/7 Medibank Nurse

Members are supported around the clock by Medibank nurses on our 24/7 Medibank Nurse telephone service. Call 1800 644 325 for expert health-related advice any time of the day.

Manage your account online with My Medibank

Update your details, check what your cover includes, make a payment and much more. My Medibank lets you manage your health cover wherever and whenever it suits you.

Best of all, it only takes two minutes to sign up for My Medibank, at medibank.com.au/members

You can also download the Medibank app on your smartphone. Just search for Medibank in your app store or go to medibank.com.au/mobile

How to find out more

Health insurance can be complicated, that's why we've prepared a glossary of useful terms that you can view online at medibank.com.au/glossary

This information is current as at 1 April 2019 and subject to change from time to time. If you'd like to change your cover, please contact us on **132 331**. Membership of Medibank Private is subject to our Fund Rules and policies which we can change from time to time and are summarised in our Member Guide. Medibank Private Limited ABN 47 080 890 259