Private Health Information Statement - Combined policy

Silver Plus Everyday Comprehensive

Medibank Private Limited	Monthly Premium	Covers only one person
http://medibank.com.au ask_us@medibank.com.au 132331	*$293.95 #* (before any rebate, loading or discount)	Available in Queensland Closed to new members

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.

Hospital cover

This policy exempts you from the Medicare Levy Surcharge.

This policy provides accident cover and benefits for travel or accommodation (outside of hospital) - check with your insurer for details.

✓ **Covered**
For information on what is covered under each category, see https://privatehealth.gov.au/categories

R **Restricted**
Restricted categories partially cover your hospital costs as a private patient in a public hospital. You may incur significant expenses in a private room or private hospital.

✗ **Not Covered**
These categories are not covered by this policy.

This policy ✓ **includes** cover for

✓ Back, neck and spine	✓ Gastrointestinal endoscopy	✓ Pain management
✓ Blood	✓ Gynaecology	✓ Pain management with device
✓ Bone, joint and muscle	✓ Heart and vascular system	✓ Palliative care
✓ Brain and nervous system	✓ Hernia and appendix	✓ Plastic and reconstructive surgery (medically necessary)
✓ Breast surgery (medically necessary)	✓ Implantation of hearing devices	✓ Podiatric surgery (provided by a registered podiatric surgeon – limited benefits)
✓ Chemotherapy, radiotherapy and immunotherapy for cancer	✓ Insulin pumps	✓ Skin
✓ Dental surgery	✓ Joint reconstructions	✓ Sleep studies
✓ Diabetes management (excluding insulin pumps)	✓ Kidney and bladder	✓ Tonsils, adenoids and grommets
✓ Digestive system	✓ Lung and chest	R Hospital psychiatric services
✓ Ear, nose and throat	✓ Male reproductive system	R Rehabilitation
✓ Eye (not cataracts)	✓ Miscarriage and termination of pregnancy	

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

✗ Assisted reproductive services	✗ Dialysis for chronic kidney failure	✗ Pregnancy and birth
✗ Cataracts	✗ Joint replacements	✗ 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: 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 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. Please see Member Guide for more information.

General Treatment Cover

At Members' Choice extras providers you may get more for your cover. This includes 100% back on a dental check up, scale and clean each year and great optical deals. See https://www.medibank.com.au/health-insurance/find-provider/#/.

This policy ✓ **includes** General treatment (Extras) cover for

*Note, for items marked with an asterisk *: A 12 month waiting period applies to surgical tooth removal. Exercise physiology benefits are $21.50 for individual consultations and $12.00 for group consultations.*

Treatment	*Waiting period (months)*	*Benefit limits (per 12 months unless otherwise stated)*	*Examples of maximum benefits*
General dental*	2	$750 per policy	Periodic oral examination - $26.50 Scale & clean - $50.60 Fluoride treatment - $14.40 Surgical tooth extraction - $113.90
Major dental	12	$500 per policy (combined limit for major dental & endodontic)	Full crown veneered - $500.00
Endodontic	12		Filling of one root canal - $152.30
Optical	6	$225 per policy	Single vision lenses & frames - 100% of charge Multi-focal lenses & frames - 100% of charge
Physiotherapy	2	$600 per policy (combined limit for physiotherapy, chiropractic, podiatry, acupuncture, chinese medicine, dietetics/dietary advice, exercise physiology, orthotics (podiatric orthoses) & osteopathy)	Initial visit - $49.20 Subsequent visit - $41.30
Chiropractic	2		Initial visit - $46.60 Subsequent visit - $33.50
Podiatry	2		Initial visit - $38.90 Subsequent visit - $32.70
Acupuncture	2		Initial visit - $36.30 Subsequent visit - $28.80
Remedial massage	2	$200 per policy	Initial visit - $44.30 Subsequent visit - $29.90
Chinese medicine	2	Combined limit - see Physiotherapy	Initial visit - $21.50 Subsequent visit - $21.50

Dietetics/dietary advice	2	Combined limit - see Physiotherapy	Initial visit - $48.10 Subsequent visit - $30.00
Exercise physiology*	2	Combined limit - see Physiotherapy	Initial visit - $21.50 Subsequent visit - $12.00
Orthotics (podiatric orthoses)	2	Combined limit - see Physiotherapy	Orthotics supply & fit - 70% of charge
Osteopathy	2	Combined limit - see Physiotherapy	Initial visit - $46.60 Subsequent visit - $33.50

This policy ✗ **does not include** General treatment (Extras) cover for

✗ Blood glucose monitors	✗ Non PBS pharmaceuticals	✗ Psychology
✗ Hearing aids	✗ Orthodontic	✗ Other treatments - check with your insurer

Ambulance cover

Ambulance cover is provided by the State government for Queensland residents (https://www.ambulance.qld.gov.au/). This includes cover whilst interstate.

Disclaimer

The information contained in this Private Health Information Statement was provided by the insurer and is intended as general information. It may not take into account your particular circumstances. For information please contact the insurer.