

# Private Health Information Statement - Combined policy

## Silver Plus Security Essentials

**Medibank Private Limited**  
<http://medibank.com.au>  
[ask\\_us@medibank.com.au](mailto:ask_us@medibank.com.au)  
132331

### Monthly Premium

**\$393.40 #**

(before any rebate, loading or discount)

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

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

✗ Assisted reproductive services	✗ Dialysis for chronic kidney failure	✗ Weight loss surgery
✗ Cataracts	✗ Pregnancy and birth	

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](https://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](#) 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 periods applies to surgical tooth extraction. Exercise physiology benefits are \$21.50 for an individual consultation and \$12.00 for a group consultation.*

Treatment	Waiting period (months)	Benefit limits (per 12 months unless otherwise stated)	Examples of maximum benefits
General dental*	2	No annual limit	Periodic oral examination - \$27.00 Scale & clean - \$51.20 Fluoride treatment - \$15.50 Surgical tooth extraction - \$106.50
Major dental	12	\$800 per policy (combined limit for major dental & endodontic)	Full crown veneered - \$700.80
Endodontic	12		Filling of one root canal - \$126.50
Optical	6	\$250 per policy	Single vision lenses & frames - 100% of charge Multi-focal lenses & frames - 100% of charge
Physiotherapy	2		Initial visit - \$47.30 Subsequent visit - \$40.70
Chiropractic	2	\$800 per policy (combined limit for physiotherapy, chiropractic, podiatry, orthotics (podiatric orthoses) & osteopathy)	Initial visit - \$48.60 Subsequent visit - \$33.50
Podiatry	2		Initial visit - \$41.50 Subsequent visit - \$31.20
Psychology	0	\$400 per policy (combined limit for psychology, hearing aids, blood glucose monitors & speech therapy)	Initial visit - \$115.29 Subsequent visit - \$100.25
Acupuncture	2	\$300 per policy (combined limit for acupuncture, chinese medicine, dietetics/dietary advice & exercise physiology)	Initial visit - \$40.90 Subsequent visit - \$33.40

Remedial massage	2	\$200 per policy	Initial visit - \$44.30 Subsequent visit - \$29.90
Hearing aids	36	Combined limit - see Psychology	Hearing aid - \$400.00
Blood glucose monitors	24	Combined limit - see Psychology	Per monitor - \$400.00
Chinese medicine	2	Combined limit - see Acupuncture	Initial visit - \$21.50 Subsequent visit - \$21.50
Dietetics/dietary advice	2	Combined limit - see Acupuncture	Initial visit - \$47.30 Subsequent visit - \$26.20
Exercise physiology*	2	Combined limit - see Acupuncture	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 - \$48.60 Subsequent visit - \$33.50
Speech therapy	2	Combined limit - see Psychology	Initial visit - \$78.00 Subsequent visit - \$37.10

- Health appliance and external prostheses, (contact Medibank for further information) Part of combined limit with Psychology, 2 mth waiting period, fixed amount back per item up to annual limit. - Blood pressure monitor (24 mth waiting period) and Breathing appliances (12 mth waiting period) Part of combined limit with Psychology 100% up to annual limit. - Health subscriptions (refer to Medibank for approved organisations) 2 mth waiting period period, 100% per subscription up to \$100 per annum. - Counselling (no waiting period) shares an annual limit with Psychology. Please contact Medibank for more information.

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

**X** Non PBS pharmaceuticals

**X** Orthodontic

**X** Other treatments - check with your insurer

Other features of this general treatment cover

Extras cover for a wide range of services including optical and major dental, with increasing annual limits for things like physio, chiro and podiatry.

## Ambulance cover

In Western Australia 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.

## 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.