

Private Health Information Statement - Hospital policy

Medibank Silver Plus Advanced		
Medibank Private Limited http://medibank.com.au ask_us@medibank.com.au 132331	Monthly Premium \$590.00[#] (before any rebate, loading or discount)	Covers two adults & dependants (3 or more people, only 2 of whom are adults) Available in Victoria




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 children and other dependants up to and including the age of 20, students up to and including the age of 30, as well as persons with a disability who qualify as a child or other dependant or student in these age ranges.





































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

This policy  **does not include** cover for

 Assisted reproductive services	 Pregnancy and birth
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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 on admission. This is limited to a maximum of \$500 per person per year.

Excess payments do not apply to hospital admissions for dependants or day surgery.

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.

Ambulance cover

In Victoria 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.