



# Medibank & Intuit health plan overview

platinum phone line  
**1300 763 422**

online  
[corporate.medibank.com.au/intuit](https://corporate.medibank.com.au/intuit)

**INTUIT**

medibank  
*Live Better*

**Intuit is committed to supporting the health and wellbeing of you and your family, so we have partnered with Medibank to provide subsidised health care.**

Intuit will contribute \$3,000 for singles and \$6,000 for couples/families annually towards the cost of your health insurance with Medibank.

Residents will have a choice of 4 hospital covers and can select from 4 levels of extras cover that pay a set % of the cost making it easy to know how much you'll get back\*

Should the health cover you select exceed the subsidy, you just pay Medibank via Direct Debit for your portion of the premium on the 23<sup>rd</sup> of each month.

# australian government rebate

The Australian Government Rebate<sup>1</sup> (AGR) is an incentive to take out private health insurance.

	Base Tier	Tier 1	Tier 2	Tier 3
<b>Income thresholds<sup>2</sup></b>				
Singles Income	Up to \$93,000	\$93,001 - \$108,000	\$108,001 - \$144,000	\$144,001 and above
Couple / families income*	Up to \$186,000	\$186,001 - \$216,000	\$216,001 - \$288,000	\$288,001 and above
<b>Rebate based on age and income (1 April 2023 – 31 March 2024)<sup>3</sup></b>				
Less than 65 years	24.608%	16.405%	8.202%	0%
Age 65-69	28.710%	20.507%	12.303%	0%
Age 70+	32.812%	24.608 %	16.405%	0%

<sup>1</sup> AGR does not apply to Overseas Visitors Cover. For more information, [visit this link](#).

<sup>2</sup> For more information please consult your tax advisor or contact the Australian Taxation Office. The income thresholds are indexed and will remain the same from 1 July 2023 to 31 March 2024.

<sup>3</sup> The family income threshold is increased by \$1,500 for each dependent child after the first.

Single parents and couples (including de facto couples) are subject to the family income tiers.



# get more from hospital and extras

As a Intuit employee you will have access to marketing leading benefits, many of which are not available in the retail space



## Choice in Hospital Silver, Gold Level Hospital cover

supported by choice of Excess Options to reduce out of pocket and access to Australia's largest virtual health network



## Better Health Extras providing extensive benefits

can choose 4 levels of Extras which 60%, 70%, 80% or 90% back at any provider.



## 100% back on optical

Medibank will reimburse 100% of the costs for optical items up to annual limits, at recognised providers



## 100% back dental check-ups twice a year

when you visit a Members Choice Advantage Provider, best of all these are not deducted from your annual limits.



## Mental Health Coverage

we pay benefits towards psychology and counselling consultations without the need to serve any waiting period.



## Unlimited emergency ambulance

Where you need an ambulance and your medical condition is such that you can't be transported any other way, you'll be covered.



**No Excess for kids** You will have one less worry if your child goes to hospital with no hospital for kids on our Hospital Cover.



## No lifetime limit on Orthodontics

with up to \$1900 annual limit claimable each year you continue to receive and pay for orthodontic treatment.



## Accident Cover Boost

If you choose a Silver level of Hospital Cover we will pay the benefits of Gold cover if you have an Accident.



## Increased Age of Adult Dependants

Families with adult dependants who are not married or in a de-facto relationship can be covered by their parents cover until the age of 31.

**Flexibility to  
choose a hospital  
cover which suits  
your needs**

# hospital cover that suits you

## Covers include:

- ✓ No excess for children
- ✓ Private Room Promise
- ✓ Unlimited emergency ambulance transportation
- ✓ Rural and regional travel accommodation
- ✓ Home nursing
- ✓ Health screening tests

## Resident hospital cover

### Corporate Gold Health Cover

Nil, \$250, \$500 or \$750 Excess

A comprehensive hospital cover, including pregnancy and birth



- Pregnancy and birth services
- No Excluded or Restricted services

### Corporate Silver Plus Health Cover Elite

Nil, \$250, \$500 or \$750 Excess

A higher level of hospital cover that doesn't include pregnancy and birth, designed for established families. Why pay for services you don't need?



- Weight Loss Surgery
- Joint Replacements
- Heart and Vascular system
- Chemotherapy, Radiotherapy and Immunotherapy for Cancer

### Corporate Silver Plus Health Cover

Nil, \$250, \$500 or \$750 Excess

Cover for a broad range of services, such as Heart and vascular system admissions, to provide peace of mind.



- Cataracts
- Dialysis
- Pain management with device
- Heart and vascular system
- Lung and chest

### Corporate Silver Health Cover

Nil, \$250, \$500 or \$750 Excess

Includes the Bronze and Silver hospital services - why pay for more than you need?



- Heart and vascular system
- Lung and chest
- Joint reconstructions
- Chemotherapy, radiotherapy and immunotherapy for cancer
- Back, neck and spine

# hospital cover that suits you

## Benefits include :

- ✓ Access to a cover which pays more than 100% of MBS
- ✓ Public hospital accident and emergency
- ✓ General Practitioner (GP) consultations
- ✓ Other medical services provided out-of-hospital
- ✓ In-hospital medical services provided as part of an included service

## Non-Resident hospital cover

### Corporate Overseas Workers Health Cover Advantage

Nil, \$250, \$500 or \$750 Excess

A comprehensive hospital including pregnancy and birth. Piece of mind for overseas workers, knowing you can claim up to 100% back on eligible costs



- Includes colonoscopies
- Pregnancy and birth
- Bone, joint and muscles

### Corporate Overseas Workers Health Cover

Nil, \$250, \$500 or \$750 Excess

A comprehensive hospital and medical cover with 150% of MBS payable, at an affordable cost.



- Includes colonoscopies
- Pregnancy and birth
- Bone, joint and muscles

### Basic Reciprocal Exemption Cover

\$500 Excess

Employees from countries with reciprocal health care agreements with Australia may avoid the MLS by purchasing Reciprocal Exemption Cover in addition to their Working Visa Cover.



Avoid the Medicare Levy Surcharge

**extras that pay a  
guaranteed  
percentage return  
at your provider of  
choice**

**Better Health 90**

90% back on included extras\*

**Better Health 80**

80% back on included extras\*

**Better Health 70**

70% back on included extras\*

**Better Health 60**

60% back on included extras\*



# be 100% better

## 100% back on two dental check-ups every year at any Members' Choice Advantage dentist

Members with an extras cover get 100% back on two dental check-ups every year, including x-rays, at any Members' Choice Advantage dentist.\* **These dental appointments are not deducted from your annual limits.**

## 100% back on optical items

Everyone deserves to see the world clearly. That's why when you join Medibank extras you get 100% back on optical items at all recognised providers up to annual limits.\*



# extras cover

## All Extras covers include:

- ✓ No lifetime limit on orthodontics
- ✓ Guaranteed percentage return at any provider
- ✓ Two free dental check-up scale and cleans at MCA dentists
- ✓ 100% back on Optical up to your limit

Item or Medical Service	Waiting Period	Better Health 90	Better Health 80	Better Health 70	Better Health 60
<b>% back at all recognised extras providers</b>		<b>90%</b>	<b>80%</b>	<b>70%</b>	<b>60%</b>
Ambulance services 100% back for eligible services where immediate professional attention is required	1 day	No annual limit	No annual limit	No annual limit	No annual limit
<b>Optical<sup>†</sup></b> 100% back up to annual limits. Includes frames, prescription lenses and contact lenses	Waived	\$300	\$260	\$225	\$200
<b>General dental<sup>†</sup></b> Preventative treatment, dental examinations, scale and clean. <sup>‡</sup>	Waived				
<b>Surgical Dental Procedures<sup>†</sup></b> (excluding hospital charges)	12 months				
<b>Major Dental<sup>†</sup></b> Periodontics (eg. treatment for gum disease), crowns dentures and bridges, major restorative fillings (eg. veneers) and oral appliances for sleep apnoea. <sup>#</sup>	12 months	\$1,900	\$1,750	\$1,200	\$1,000
<b>Orthodontics</b> Braces	12 months				
<b>Physiotherapy<sup>†</sup></b> Consultations, clinical pilates, hydrotherapy sessions	Waived	\$700	\$600	\$450	\$350
<b>Chiropractic<sup>†</sup></b> Consultations	Waived				
<b>Osteopathy</b> Consultations	Waived	\$700	\$600	\$450	\$350
<b>Podiatry<sup>†</sup></b> Consultations, approved orthotics	Waived				
<b>Remedial Massage<sup>†</sup></b> Consultations	Waived	\$400	\$300	\$225	\$200
<b>Natural therapies</b> Consultations for acupuncture <sup>†</sup> , exercise physiology and Chinese medicine	Waived				
<b>Dietetics</b> Consultations only	Waived				
<b>Antenatal and postnatal services</b> Service provider must be working in private practice. Birthing courses with a midwife (one per year per membership). Lactation consultations with a midwife or other recognised provider	Waived				
<b>Mental health support</b> Consultations	Waived	\$1,000	\$750	\$500	\$400
<b>Speech therapy</b> Consultations	Waived				
<b>Occupational therapy</b> Consultations	Waived				
<b>Non PBS pharmaceuticals</b> Benefits for prescription-only non-PBS pharmaceuticals will be paid after a set charge has been deducted. Refer to your Member Guide for further details.	Waived				
<b>Blood Glucose monitors and blood pressure monitors</b> Purchase of devices only. <sup>#</sup>	24 months			Not included	Not included
<b>Health appliances and external prostheses</b> Insulin delivery pens, pressure therapy garments, braces, splints, orthoses, post-mastectomy bras and external mammary prosthesis/breast forms. <sup>#</sup>	Waived			Not included	Not included
<b>Eye therapy</b> Consultations only	Waived	\$600	\$500	Not included	Not included
<b>Breathing appliances</b> Peak flow meters, nebulisers and spacing devices only. <sup>#</sup>	12 months			Not included	Not included
<b>Hearing aids</b> Purchase of devices. <sup>#</sup>	36 months			Not included	Not included

<sup>†</sup>For ambulance services transport to a hospital or in medical professional attention is required. In your medical and/or dental policy you can find the transport policy terms. TAG and DLD and date of cover are relevant services for residents of the State. Member's Choice providers are available for these services. #Benefit replacement today. Member's claim maximum is 100% back. Dental back up per member per year - all benefits in Member's Choice are available to all up to the maximum per checkup where required, and first check-up at Member's Choice at the dentist. This check-up is not counted towards your limit. For more information on up to date dental back up please see the Member's Guide at [medibank.com.au/act/1300763422](http://medibank.com.au/act/1300763422) or email [ThisEmailAddressIsNotValid@intuit.com.au](mailto:ThisEmailAddressIsNotValid@intuit.com.au).

# transfers and waiting periods

We'll make the transition as smooth and painless as possible. We will generally recognise waiting periods you've already served, so you'll only need to serve the balance with us before you can claim.

## waiting period

All health insurers have waiting periods that everyone serves before they can receive benefits. If you haven't had health insurance before or it's been over two months since you had health insurance, you'll need to serve waiting periods.



**12 months**

for obstetrics (child birth)



**12 months**

for pre-existing conditions

If you're switching from another fund and you've used any of your current limits (at that fund), that will count towards your annual limits with us.



# live better, get rewarded

We think you should be rewarded for looking after your health, no matter how you choose to do it. Our Live Better program is designed to help you do just that – Live Better. You're probably already doing activities that can earn you points. So why not be rewarded?



## How do I get started?

Get up and running in just 4 easy steps



**Step 1**  
Sign up to Live Better



**Step 2**  
Download the Live Better and My Medibank app



**Step 3**  
Choose a goal or challenge  
(for example, amount of steps over a certain number of weeks)



**Step 4**  
Reach your goal and choose your reward

## Tracking your efforts

Sync your wellbeing apps and devices including Apple Health, Google Fit, Fitbit, Garmin and Strava. If you don't have a device to link to, that's OK – you can also track your progress manually.



## Four ways to earn points

- 1 Challenge yourself** – choose one of the fun eat, move or feel goals
- 2 Try some retail therapy** – link up and shop with our retail partners
- 3 Sync your device** – earn 100 points for tracking your activities on your wellbeing app
- 4 Rewarding health checks** – check out our Members' Choice Advantage providers

## Choose your reward

From gift cards for brands like Apple and adidas to sports tech like Fitbit, there are loads of ways to reward yourself for looking after you. The better you take care of yourself, the more you'll be rewarded.\*



**1,000 points**  
= \$10 Amcal Pharmacy voucher



**10,000 points**  
= \$100 adidas e-gift card



**25,000 points**  
= \$200 premium payment



**40,000 points**  
= AirPods Pro with charging case



# Choose your own rewards.

Join and maintain  
Medibank Corporate Health Cover and Better Health Extras  
and track any activity in the Live Better app  
and you could receive:

**15,000**

points for singles/  
single parents

**30,000**

points for couples/  
families

that can be redeemed for Live Better rewards  
of your choice from one of our range of partners.  
Plus, we'll waive 2&6 month waiting periods on extras.

 **1300 763 422**



Only available to employees of Intuit that are eligible to receive a subsidy for the cover. T&Cs apply.

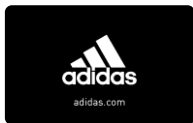
# Go for Goals and get rewarded

## Example of how a Couple Policy can earn you points over a 12 month period

Join offer	30,000 points
Dental Check-up	+4,000 points (1,000 per check-up)
Complete weekly step goal	+27,800 (across both parents)
Smiling Minds (weekly goal)	+1,000 points
Partner Shopping (adidas runners)	+500 points
Amcal Pharmacy (\$200 purchase)	+2,000 points
Achieve 3 levels each quarter	+12,000 points (6,000 per person)
Sign up to Hello Fresh	+1,000 points (per box up to 10,000)
<b>TOTAL</b>	<b>78,300 points</b>



Apple AirPods  
~ 22,000 points

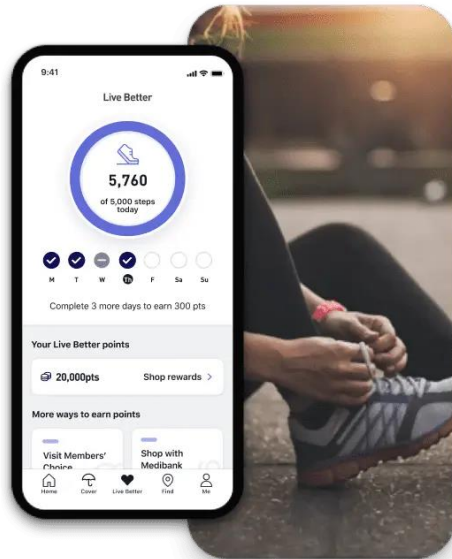


\$200 Adidas Gift Card  
~ 20,000 points

\$100 Adidas Gift Card  
~ 10,000 points



\$200 premium payment  
~ 25,000 points



Included as an example. Points accumulated may differ.

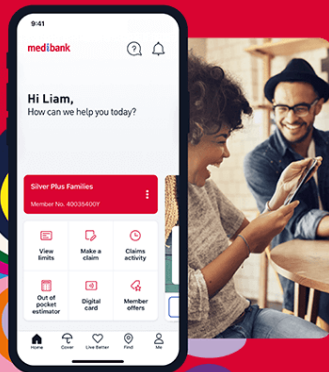
# my medibank, member convenience

## my medibank app

Allows you to better manage your health cover through our website and app. Simple and seamless login process, with the introduction of fingerprint recognition, or Pin/Pass Code.

### You will be able to:

- Access 24/7 messaging and support
- View your extras limits
- Make a claim
- Find a Members' Choice providers
- Book a dentist
- Check Cover Details
- Access your Medibank DigitalCard
- Access tax documents related to your cover
- Access your Live Better app



# mental health support and services



## Call 1800 644 325

Medibank members with hospital cover can call 1800 644 325 to speak to an experienced mental health professionals 24 hours a day, 7 days a week.



## Mental Health Waiver

With the Mental Health Waiver, eligible hospital members with Restricted psychiatric services can upgrade to a cover with Included psychiatric services and choose to have the standard two-month waiting period waived. Members can use the Mental Health Waiver once in their lifetime.



## Smiling Minds

A web and app-based mindfulness and meditation program developed by psychologists to encourage members to bring mindfulness into their lives.



## Medibank Better Minds app

Medibank's Better Minds app provides wellbeing checks, personalised skills training and one-on-one coaching with health professionals for anyone who may need extra support. And it's all included with your hospital cover.



## No waiting periods on psychology and counselling consultations

You shouldn't have to wait for your health insurance to claim for mental health support. That's why there are no waiting periods for counselling and psychology consultations on Medibank extras and packaged products



## Who can you speak to

You will speak to a mental health professional who can provide advice and information in relation to mental health issues or concerns. An interpreting service and relay service is also available for those who need it.



## 24/7 Mental Health Phone Support

If you are a Medibank hospital member can talk with a mental health professional over the phone in relation to any mental health or emotional concern by calling 1800 644 325.

**If your situation is an emergency or life threatening situation, call 000 or contact Lifeline on 13 11 14 for crisis support.**



# medibank health support and services



## Health Concierge

Medibank members with hospital cover can call 1800 789 414 to speak to a Health Concierge between 9am-4pm. Health Concierge provides personalised health support to help Medibank hospital members prepare for, or recover from, a hospital stay or treatment



## 24/7 Medibank Nurse phone service

If you are a Medibank hospital member and have questions about your physical health, you can speak to a 24/7 Medibank Nurse on 1800 644 325. Our nurses are qualified and experienced in providing expert health advice and information.



## Sleep and settling support line

Our sleep and settling support line, delivered by Tresillian's specialist nurses, is here to help eligible members with hospital cover, at no extra cost on 1800 973 573.



## Manage your health conditions

We're creating new pathways to better health for our members by connecting them in with services and programs that can support their health needs. These programs have been designed to help manage chronic and episodic health conditions such as osteoarthritis and Type 2 Diabetes.



## What can you get help with

Expert consultation from simple health information or advice to assessment of symptoms and advice for next steps. Search for support services and connection to ambulance service if necessary.



## Medibank at home

With your doctor's support, eligible members can choose whether a treatment is delivered in the hospital or home, with a range of services, such as rehabilitation and chemotherapy.



## CareComplete

Medibank's CareComplete programs provide extra support and personalised care (for eligible members) when you need it most. We work in partnership with your GPs and health care team to help you access the right support and resources you need to help you manage your condition better and to improve your overall health

**If your situation is an emergency or life threatening situation, call 000 or contact Lifeline on 13 11 14 for crisis support.**

While we hope you find this information helpful, please note that it is general in nature. It is not health advice, and is not tailored to meet your individual health needs. You should always consult a trusted health professional before making decisions about your health care. While we have prepared the information carefully, we can't guarantee that it is accurate, complete or up-to-date. And while we may mention goods or services provided by others, we aren't specifically endorsing them and can't accept responsibility for them. For these reasons we are unable to accept responsibility for any loss that may be sustained from acting on this information (subject to applicable consumer guarantees).

# Enjoy health member benefits



## 10% off Medibank Life Insurance Premiums

As a Medibank health insurance member, you're entitled to a 10% discount on Medibank's Life Insurance Premiums every year.



## 10% off Medibank Pet Insurance

As a Medibank health insurance member, you can get 10% off our range of Medibank Pet Insurances every year.



## 15% off Travel insurance

As a Medibank health insurance member, you're entitled to a 15% discount on Medibank Travel Insurance.



## There's more to Medibank than just great health cover

As a Medibank health insurance member, you can enjoy discounts on our range of Pet, Travel and Life insurance products.



## Shop, earn points and get rewarded through Live Better

Eligible Medibank members can shop with our partners (like Amcal, HelloFresh and more) to earn points that you can redeem for a range of partner rewards in the Live Better app.\*



## Treat yourself by snapping up a great deal today

Get great deals and discounts on gym memberships, sunglasses, movie tickets and much more.

Find more discounts, rewards and great deals at [medibank.com.au/livebetter/category/offers](https://medibank.com.au/livebetter/category/offers)

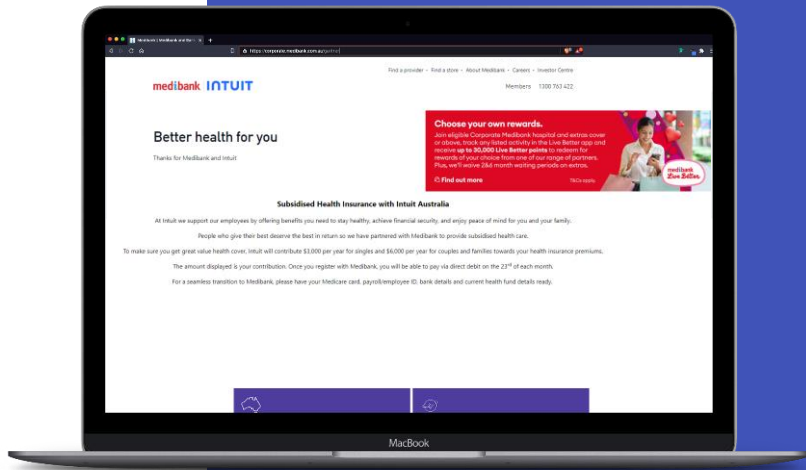
# how to join

Our online join platform allows you to complete the join process in less than 6 minutes.

- Completely bespoke to Intuit subsidy and Health Cover Options
- Understand your upgrade options and their cost
- Allows you to maximise your subsidy
- All online – no paper or signatures required
- Only displays your portion of the premium

To join online visit:

[corporate.medibank.com.au/intuit](https://corporate.medibank.com.au/intuit)



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# how to find out more



**Online**

[corporate.medibank.com.au/intuit](https://corporate.medibank.com.au/intuit)



**Dedicated Phone  
Line**

**1300 763 422**

8:00am - 6:30pm (AEST)

Monday - Friday

**important  
information**

## What if my circumstances change?

You may no longer be eligible for Corporate health cover if any of the following has occurred:

- you are no longer an employee of a company or organisation with a corporate arrangement
- your organisation no longer has a corporate arrangement with us

If any of the above occurs, please contact our dedicated Platinum Phone Line on 1300 763 422

## What if I want to add my partner to my single membership?

It's easy to change from a single to a couple membership, but you should be aware that higher premiums apply to a couple membership and additional waiting periods may apply to your partner. You will also need to ensure that adding your partner to your cover is aligned to the Intuit Policy. Medibank may seek approval from your employer to add your partner to your policy.

For more information on Medibank's Fund Rules, refer to [www.medibank.com.au](http://www.medibank.com.au)

## What happens if my newborn baby needs hospital treatment?

When a newborn baby is in hospital with its mother, no accommodation charges apply for the baby unless the baby becomes an admitted patient in their own right. This happens when the baby requires admission to a neo natal intensive care unit or it is the second or later child of a multiple birth. If your baby is admitted to hospital, please call us.

## Can I add a dependent child (including newborns) to my membership?

If you're on a single or couple membership:  
To add a dependent child to your membership you'll need to change from a single or couple to a family membership.

If you do this within two months of the date of their birth or inclusion in your family unit (e.g. through marriage, adoption or fostering) your child won't have to serve any additional waiting periods.

The change will be backdated to the date of birth or inclusion in your family unit. Also, this change of membership means you'll pay higher premiums.

If you're on a family membership:

You can add a dependent child to your membership at any time and they won't need to serve any waiting periods already served on the membership. Your premium doesn't increase if you add a dependent child to your cover.

## If I have children, how long can they be insured on my cover?

As your children grow older they can still be covered at no additional cost on your family membership until they turn 21 or, if they are full time students, until they turn 31, provided they're not married or in a de facto relationship. This is because we consider them to be your dependant children.

## What if I want more information on adding a dependent child or newborn?

Call us on 1300 763 422 or visit a store.

## If I transfer to Medibank from another Australian private health insurer, am I covered immediately?

In some cases yes, in other cases no. You'll be covered for services on your new cover from the date you join if:

- those services were also included on your cover with your former health insurer
- you join us within two months of leaving your former health insurer and
- you've already served the applicable waiting periods.

So although we'll recognise any waiting periods you've served with your former fund, if you haven't fully served the applicable waiting periods, you'll need to serve the balance with us before you're

eligible for benefits.

Additional waiting periods will also apply if you've switched to a higher level of cover with Medibank or if you wait more than two months after leaving your former fund before you join Medibank. Any loyalty bonus or other similar entitlements built up with your former fund (e.g. orthodontic entitlements) will not transfer to Medibank.

If you transfer to Medibank or to another Medibank cover, any benefits that may have been paid under your previous cover may be taken into account in determining the benefits payable under your new cover.

## Other things you should know

If there's anything else you want to know that's not covered here such as benefit replacement periods or our rules on paying benefits, you should be able to find what you're looking for by reading our [Membership Guide](#).

## Need more information?

Please refer to the Medibank Subsidy FAQs or visit [www.medibank.com.au/glossary](http://www.medibank.com.au/glossary) for a list of frequently used words, terms and phrases. Alternatively, call our dedicated Platinum Phone Line on 1300 763 422

# it pays to understand your cover

The more you understand your health cover, the more you'll get out of it.

To help you out, we've created a Member Guide which gives you a detailed rundown of how your membership works, and a summary of our Fund Rules.

We've also put together a Cover Summary. This outlines the services and items included in the cover you've chosen.

You can download a copy of your Cover Summary, Member Guide and Fund Rules at [medibank.com.au](https://www.medicare.gov.au/medibank)

For a list of useful terms, head to the [glossary section of our website](#).

## Find out more

If you'd like to talk to someone about which cover may be right for you, call our dedicated Platinum Phone Line on 1300 763 422 Monday - Friday 8:00am - 6:30pm (AEST)



**appendix**



# private room promise

All Corporate resident hospital covers include our Private Room Promise.

Medibank's new value based contracts with many private hospitals encourage quality, safety and improved efficiencies by hospitals in the interests of our members and their patients, and recognise hospitals for achieving a higher standard of care.

Three out of every four Australian hospitals are part of Medibank's Member's Choice network, giving us one of the largest hospital networks in the industry.

At a Members' Choice Private hospital, Medibank members are more likely to have a private room option made available to them.

Importantly, the decision for a patient to be admitted to a private room resides with the hospital and is assigned based on a number of criteria including availability of a private room, as well as clinical need.

The private room promise applies if employees going to a Members' Choice Hospital, request a private room at least 24 hours before their stay, supply supporting documentation and meet eligibility to receive benefits for the treatment received during the stay<sup>1</sup>. If there are no private rooms available but you meet the eligibility criteria, you may receive \$50 a night, up to five nights per stay.

	Private Patient in a Private Hospital <sup>1</sup>	Private Patient in a Public Hospital <sup>1</sup>
Can I get a private room?	Yes, depending on hospital resourcing, availability and clinical need	It's at the hospital's discretion and based on availability and clinical need

# corporate gold health cover

Item or service	Corporate Gold Health Cover
<b>Excess Options (applies per person per calendar year)</b>	<b>Nil,\$250,\$500,\$750</b>
No hospital excess for kids on a family membership**	✓
Private Room Promise**	✓
Ambulance Services*	✓
Accidental Injury Benefit*	✓
Rural and Regional Travel and Accommodation	✓
Hospital psychiatric services	✓
Palliative care	✓
Rehabilitation	✓
Bone, joint and muscle	✓
Brain and nervous system	✓
Breast surgery (medically necessary)	✓
Chemotherapy, radiotherapy and immunotherapy for cancer	✓
Diabetes management (excluding insulin pumps)	✓
Digestive system	✓
Ear, nose and throat	✓
Eye (not cataracts)	✓
Gastrointestinal endoscopy	✓
Gynaecology	✓
Hernia and appendix	✓
Joint reconstructions	✓
Kidney and bladder	✓
Male reproductive system	✓
Miscarriage and termination of pregnancy	✓
Pain management	✓
Skin	✓
Tonsils, adenoids and grommets	✓

Item or service	Corporate Gold Health Cover
<b>Excess Options (applies per person per calendar year)</b>	<b>Nil,\$250,\$500,\$750</b>
Lung and chest	✓
Podiatric surgery (provided by a registered podiatric surgeon)	✓
Back, neck and spine	✓
Blood	✓
Dental surgery	✓
Heart and vascular system	✓
Implantation of hearing devices	✓
Plastic and reconstructive surgery (medically necessary)	✓
Assisted reproductive services	✓
Cataracts	✓
Pain management with device	✓
Insulin pumps	✓
Dialysis for chronic kidney failure	✓
Joint replacements	✓
Pregnancy and birth	✓
Sleep studies	✓
Weight loss surgery	✓
Medicare Levy Surcharge (MLS) exemption	✓
<b>Additional Features</b>	
Home nursing	100% back up to \$400 per year*
Health screening tests	100% back up to \$400 per year*

## What is an excess?

An **excess** is an amount you contribute towards your hospital treatment which may help you pay less on your premium. An **excess** applies per person per calendar year and doesn't apply to children on family memberships.

\*We trigger to apply. \*\* You'll need to request a private room from the Member's Choice hospital at least 24 hours prior to your stay, provide supporting documentation to Medibank from the hospital about this request and be eligible to receive benefits for the treatment you received during your stay. Does not apply for same-day admissions or admissions for sleep studies, or where your doctor specifically requests a shared room for clinical reasons. \*Home nursing benefits are payable towards the cost of private nursing services which do not involve hospital admission and are provided by a registered home nursing provider. Medibank currently has no reciprocal home nursing providers in NZ and SA. Conditions apply. Refer to your Cover Summary for details. \*\*Benefits for health screening tests are payable towards health screening expenses approved by Medibank for the detection of illness or condition and performed by a Medicare registered provider, and where no Medicare benefits are payable for that service. Conditions apply. Refer to your Cover Summary for details. Medibank does not pay any benefits towards the cost of cosmetic surgery or reconstructive surgery that is not clinically necessary and for which an MSD item is not available. For more information on our Fund vision go to [www.medibank.com.au](https://www.medibank.com.au) or call 1300 761 420 for more.

# corporate silver plus health cover elite

Item or service	Corporate Silver Plus Health Cover Elite
<b>Excess Options (applies per person per calendar year)</b>	<b>Nil,\$250,\$500,\$750</b>
No hospital excess for kids on a family membership**	✓
Private Room Promise**	✓
Ambulance Services*	✓
Accidental Injury Benefit*	✓
Rural and Regional Travel and Accommodation	✓
Hospital psychiatric services	✓
Palliative care	✓
Rehabilitation	✓
Bone, joint and muscle	✓
Brain and nervous system	✓
Breast surgery (medically necessary)	✓
Chemotherapy, radiotherapy and immunotherapy for cancer	✓
Diabetes management (excluding insulin pumps)	✓
Digestive system	✓
Ear, nose and throat	✓
Eye (not cataracts)	✓
Gastrointestinal endoscopy	✓
Gynaecology	✓
Hernia and appendix	✓
Joint reconstructions	✓
Kidney and bladder	✓
Male reproductive system	✓
Miscarriage and termination of pregnancy	✓
Pain management	✓
Skin	✓
Tonsils, adenoids and grommets	✓

Item or service	Corporate Silver Plus Health Cover Elite
<b>Excess Options (applies per person per calendar year)</b>	<b>Nil,\$250,\$500,\$750</b>
Lung and chest	✓
Podiatric surgery (provided by a registered podiatric surgeon)	✓
Back, neck and spine	✓
Blood	✓
Dental surgery	✓
Heart and vascular system	✓
Implantation of hearing devices	✓
Plastic and reconstructive surgery (medically necessary)	✓
Assisted reproductive services	X
Cataracts	✓
Pain management with device	✓
Insulin pumps	✓
Dialysis for chronic kidney failure	✓
Joint replacements	✓
Pregnancy and birth	X
Sleep studies	✓
Weight loss surgery	✓
Medicare Levy Surcharge (MLS) exemption	✓
<b>Additional Features</b>	
Home nursing	100% back up to \$400 per year*
Health screening tests	100% back up to \$400 per year*

## What is an excess?

An **excess** is an amount you contribute towards your hospital treatment which may help you pay less on your premium. An **excess** applies per person per calendar year and doesn't apply to children on family memberships.

\*Working periods apply. \*\*You'll need to request a private room from the Member's Choice hospital at least 24 hours prior to your stay, provide supporting documentation to Medibank from the hospital about the request and be eligible to receive benefits for the treatment you received during your stay. Does not apply for some day admissions or admissions for sleep studies or where your doctor specifically requests a shared room for clinical reasons. †Termination and Quotation have state schemes that cover ambulatory services for residents of those States. Restricted or Excluded services will be treated as included services where treatment is required for injury sustained on an Accident that occurs after joining the cover. Excludes claim recovered by third parties such as WorkCover. Out-of-pocket expenses may apply. Refer to your Cover Summary. ‡Other out-of-pocket expenses may apply. †††Home nursing benefits are payable based on the cost of private care services which do not include in-hospital treatments, and multiple procedures provided by registered nurses or nursing aides. Medibank currently has no Reciprocity or Home Nursing providers in NT and ACT. Conditions apply, refer to your Cover Summary for details. ††††Benefits for Health cover members are payable towards health screening services provided by Medibank for the detection of illness or condition and performed by a Medibank general practitioner, and where Medibank benefits are payable for that service. Conditions apply, refer to your Cover Summary for details. Medibank does not pay any benefits towards the cost of cosmetic surgery (procedures e.g. surgery that isn't clinically necessary and for which an MBS item is not billable). For more information on our Fund rules and policies please see the Member Guide at medibank.com.au or call 1300 763 422 for a copy.

# corporate silver plus health cover

Item or service	Corporate Silver Plus Health Cover
<b>Excess Options (applies per person per calendar year)</b>	<b>Nil, \$250, \$500, \$750</b>
No hospital excess for kids on a family membership**	✓
Private Room Promise**	✓
Ambulance Services*	✓
Accidental Injury Benefit*	✓
Rural and Regional Travel and Accommodation	✓
Hospital psychiatric services	✓
Palliative care	✓
Rehabilitation	✓
Bone, joint and muscle	✓
Brain and nervous system	✓
Breast surgery (medically necessary)	✓
Chemotherapy, radiotherapy and immunotherapy for cancer	✓
Diabetes management (excluding insulin pumps)	✓
Digestive system	✓
Ear, nose and throat	✓
Eye (not cataracts)	✓
Gastrointestinal endoscopy	✓
Gynaecology	✓
Hernia and appendix	✓
Joint reconstructions	✓
Kidney and bladder	✓
Male reproductive system	✓
Miscarriage and termination of pregnancy	✓
Pain management	✓
Skin	✓
Tonsils, adenoids and grommets	✓

Item or service	Corporate Silver Plus Health Cover
<b>Excess Options (applies per person per calendar year)</b>	<b>Nil, \$250, \$500, \$750</b>
Lung and chest	✓
Podiatric surgery (provided by a registered podiatric surgeon)	✓
Back, neck and spine	✓
Blood	✓
Dental surgery	✓
Heart and vascular system	✓
Implantation of hearing devices	✓
Plastic and reconstructive surgery (medically necessary)	✓
Assisted reproductive services	X
Cataracts	✓
Pain management with device	✓
Insulin pumps	✓
Dialysis for chronic kidney failure	✓
Joint replacements	X
Pregnancy and birth	X
Sleep studies	✓
Weight loss surgery	X
Medicare Levy Surcharge (MLS) exemption	✓
<b>Additional Features</b>	
Home nursing	100% back up to \$400 per year*
Health screening tests	100% back up to \$400 per year*

## What is an excess?

An **excess** is an amount you contribute towards your hospital treatment which may help you pay less on your premium. An **excess** applies per person per calendar year and doesn't apply to children on family memberships.

\*Waiting periods apply. \*\* You need to request private care from the Member's Choice hospital at least 24 hours prior to your stay, provide supporting documentation to Medibank from the hospital about this request and be eligible to receive benefits for the treatment you received during your stay. Does not apply for same-day admissions or admissions for sleep studies, or where your doctor specifically requests a private room for diagnostic reasons. † Territories and Queensland have state health cover or ambulance services for residents of those States. Restricted or excluded services will be treated as included services where treatment is required for injuries sustained from an accident that occurs after joining the cover. Excludes claims covered by the government or WorkCover. Out-of-pocket expenses may apply. †† Maximum benefit amounts are payable based on the cost of private nursing services or up to 100% of the cost of private nursing services at a hospital if not available at a hospital. Excludes non-nursing services. Medibank does not pay for cosmetic or non-therapeutic procedures in NZ and UK. Conditions apply, refer to your Cover Summary for details. ††† Not applicable for Health Covering systems or private health cover approved by Medibank for the duration of an illness or condition and performed by a Medicare-registered provider, and where no Medicare benefits are payable for that service. Conditions apply, refer to your Cover Summary for details. Medibank does not pay any benefits towards the cost of cosmetic surgery (procedures e.g. surgery that isn't clinically necessary) and for which an MSD item is not available. For more information on our Fundrules and policies please see the Member's Guide at medibank.com.au or call 1300 763 422 for a copy.

# corporate silver health cover

Item or service	Corporate Silver Health Cover
<b>Excess Options (applies per person per calendar year)</b>	<b>Nil,\$250,\$500,\$750</b>
No hospital excess for kids on a family membership**	
Private Room Promise**	✓
Ambulance Services*	✓
Accidental Injury Benefit*	✓
Rural and Regional Travel and Accommodation	✓
Hospital psychiatric services	Restricted
Palliative care	Restricted
Rehabilitation	Restricted
Bone, joint and muscle	✓
Brain and nervous system	✓
Breast surgery (medically necessary)	✓
Chemotherapy, radiotherapy and immunotherapy for cancer	✓
Diabetes management (excluding insulin pumps)	✓
Digestive system	✓
Ear, nose and throat	✓
Eye (not cataracts)	✓
Gastrointestinal endoscopy	✓
Gynaecology	✓
Hernia and appendix	✓
Joint reconstructions	✓
Kidney and bladder	✓
Male reproductive system	✓
Miscarriage and termination of pregnancy	✓
Pain management	✓
Skin	✓
Tonsils, adenoids and grommets	✓

Item or service	Corporate Silver Health Cover
<b>Excess Options (applies per person per calendar year)</b>	<b>Nil,\$250,\$500,\$750</b>
Lung and chest	✓
Podiatric surgery (provided by a registered podiatric surgeon)	✓
Back, neck and spine	✓
Blood	✓
Dental surgery	✓
Heart and vascular system	✓
Implantation of hearing devices	✓
Plastic and reconstructive surgery (medically necessary)	✓
Assisted reproductive services	X
Cataracts	X
Pain management with device	X
Insulin pumps	X
Dialysis for chronic kidney failure	X
Joint replacements	X
Pregnancy and birth	X
Sleep studies	X
Weight loss surgery	X
Medicare Levy Surcharge (MLS) exemption	✓

Additional Features	
Home nursing	100% back up to \$400 per year*
Health screening tests	100% back up to \$400 per year*

## What is an excess?

An **excess** is an amount you contribute towards your hospital treatment which may help you pay less on your premium. An **excess** applies per person per calendar year and doesn't apply to children on family memberships.

\*Writing periods apply. \*\* You'll need to request private room from the Member's Choice hospital at least 24 hours prior to your stay, provide supporting documentation to Medibank from the hospital about this request and be eligible to receive benefits for the treatment you received during your stay. Does not apply for same-day admission or admission for sleep studies or where your doctor specifically requests a shared room for clinical reasons. † Territorial Queensland state residents who cover ambulance services for residents of those States - Residents of Excluded services will be treated as included services where treatments required for injuries sustained in an Accident that occurred after joining this cover. Excludes claims covered by third parties such as WorkCover. Out-of-pocket expenses may apply. Refer to your Cover Summary. ‡ Other out-of-pocket expenses may apply. †† Home nursing benefits are payable toward the cost of professional services which do not include in-hospital services, and are not provided by registered home care agencies. Medibank currently does not provide home nursing services in NT and TAS. Conditions apply, refer to your Cover Summary for details. ††† Benefits for health screening tests are payable towards health screening services only. Medibank for the detection of an illness or condition and performed by a Medicare registered provider, and where no Medicare benefits are payable for that service. Conditions apply, refer to your Cover Summary for details. Medibank does not pay only benefits towards the cost of cosmetic surgery/procedure, e.g. surgery that is not clinically necessary and for which an MBS item is not billable. For more information on our Fund rules and policies please see the Member Guide at medibank.com.au or call 1300 763 432 for a copy.

# better health 90

Item or service		Waiting period	Better Health 90
% back at all recognised extras providers			90% back (up to annual limits)
Ambulance services*	For eligible services where immediate professional attention is required	1 Day	✓
General dental*	Includes Preventative Treatment, dental examinations and scale and clean	Waived	\$1900
	Surgical procedures (such as wisdom teeth extraction)	12 Months	
Major dental*	Includes endodontics (e.g. root canal), periodontics (e.g. treatment of gum disease), crowns, dentures, bridges* and major restorative services (e.g. veneers)	12 Months	
Orthodontics	e.g. braces	12 Months	
Optical items*	100% back on eligible items (up to annual limits) including frames, prescription lenses and contact lenses	Waived	\$300
Podiatry*	Includes approved orthotics	Waived	\$700
Chiropractic & Osteopathy*		Waived	
Physiotherapy*	Includes consultations, clinical pilates and hydrotherapy sessions	Waived	\$700
Remedial massage*		Waived	\$400

Item or service		Waiting period	Better Health 90
% back at all recognised extras providers			90% back (up to annual limits)
Acupuncture*		Waived	\$1000
Exercise physiology		Waived	
Chinese Medicine		Waived	
Dietetics		Waived	
Ante-natal and post-natal services		Waived	
Mental health support	Consultations for psychology and counselling	Nil	
Speech therapy		Waived	
Occupational therapy		Waived	
Non-PBS pharmaceuticals	Benefits for prescription-only non-PBS pharmaceuticals will be paid after a set charge has been deducted. Refer to your Member Guide for further details	Waived	
Blood glucose monitors and blood pressure monitors		24 Months	
Eye therapy		Waived	\$600
Hearing Aids*		36 Months	
Breathing appliances*		12 Months	
Health appliances and external prostheses*	e.g. insulin delivery pens	Waived	
Health screening services	Where no Medicare benefit is payable	Waived	See hospital cover
Home nursing		Waived	See hospital cover

# better health 80

Item or service		Waiting period	Better Health 80
% back at all recognised extras providers			80% back (up to annual limits)
Ambulance services <sup>†</sup>	For eligible services where immediate professional attention is required	1 Day	✓
General dental*	Includes Preventative Treatment, dental examinations and scale and clean	Waived	\$1750
	Surgical procedures (such as wisdom teeth extraction)	12 Months	
Major dental*	Includes endodontics (e.g. root canal), periodontics (e.g. treatment of gum disease), crowns <sup>†</sup> , dentures <sup>†</sup> , bridges <sup>†</sup> and major restorative services (e.g. veneers)	12 Months	
Orthodontics	e.g. braces	12 Months	
Optical items*	100% back on eligible items (up to annual limits) including frames, prescription lenses and contact lenses	Waived	\$260
Podiatry*	Includes approved orthotics	Waived	\$600
Chiropractic & Osteopathy*		Waived	\$600
Physiotherapy*	Includes consultations, clinical pilates and hydrotherapy sessions	Waived	\$600
Remedial massage*		Waived	\$300

Item or service		Waiting period	Better Health 80
% back at all recognised extras providers			80% back (up to annual limits)
Acupuncture*		Waived	\$750
Exercise physiology		Waived	
Chinese Medicine		Waived	
Dietetics		Waived	
Ante-natal and post-natal services		Waived	
Mental health support	Consultations for psychology and counselling	Nil	
Speech therapy		Waived	
Occupational therapy		Waived	
Non-PBS pharmaceuticals	Benefits for prescription-only non-PBS pharmaceuticals will be paid after a set charge has been deducted. Refer to your Member Guide for further details	Waived	
Blood glucose monitors and blood pressure monitors		24 Months	\$500
Eye therapy		Waived	
Hearing Aids <sup>†</sup>		36 Months	
Breathing appliances <sup>†</sup>		12 Months	
Health appliances and external prostheses <sup>†</sup>	e.g. insulin delivery pens	Waived	
Health screening services	Where no Medicare benefit is payable	Waived	See hospital cover
Home nursing		Waived	See hospital cover

# better health 70

Item or service		Waiting period	Better Health 70
<b>% back at all recognised extras providers</b>			<b>70% back (up to annual limits)</b>
Ambulance services*	For eligible services where immediate professional attention is required	1 Day	✓
General dental*	Includes Preventative Treatment, dental examinations and scale and clean	Waived	\$1200
	Surgical procedures (such as wisdom teeth extraction)	12 Months	
Major dental*	Includes endodontics (e.g. root canal), periodontics (e.g. treatment of gum disease), crowns, dentures, bridges and major restorative services (e.g. veneers)	12 Months	\$450
Orthodontics	e.g. braces	12 Months	
Optical items*	100% back on eligible items (up to annual limits) including frames, prescription lenses and contact lenses	Waived	
Podiatry*	Includes approved orthotics	Waived	\$450
Chiropractic & Osteopathy*		Waived	
Physiotherapy*	Includes consultations, clinical pilates and hydrotherapy sessions	Waived	\$450
Remedial massage*		Waived	\$225

Item or service		Waiting period	Better Health 70
<b>% back at all recognised extras providers</b>			<b>70% back (up to annual limits)</b>
Acupuncture*		Waived	\$500
Exercise physiology		Waived	
Chinese Medicine		Waived	
Dietetics		Waived	
Ante-natal and post-natal services		Waived	
Mental health support	Consultations for psychology and counselling	Nil	
Speech therapy		Waived	
Occupational therapy		Waived	
Non-PBS pharmaceuticals	Benefits for prescription-only non-PBS pharmaceuticals will be paid after a set charge has been deducted. Refer to your Member Guide for further details	Waived	
Blood glucose monitors and blood pressure monitors		24 Months	
Eye therapy		Waived	X
Hearing Aids*		36 Months	
Breathing appliances*		12 Months	
Health appliances and external prostheses*	e.g. insulin delivery pens	Waived	
Health screening services	Where no Medicare benefit is payable	Waived	See hospital cover
Home nursing		Waived	See hospital cover



# better health 60

Item or service		Waiting period	Better Health 60
<b>% back at all recognised extras providers</b>			<b>60% back</b> (up to annual limits)
Ambulance services*	For eligible services where immediate professional attention is required	1 Day	✓
General dental*	Includes Preventative Treatment, dental examinations and scale and clean	Waived	\$1000
	Surgical procedures (such as wisdom teeth extraction)	12 Months	
Major dental*	Includes endodontics (e.g. root canal), periodontics (e.g. treatment of gum disease), crowns, dentures, bridges and major restorative services (e.g. veneers)	12 Months	
Orthodontics	e.g. braces	12 Months	
Optical items*	100% back on eligible items (up to annual limits) including frames, prescription lenses and contact lenses	Waived	\$200
Podiatry*	Includes approved orthotics	Waived	
Chiropractic & Osteopathy*		Waived	\$350
Physiotherapy*	Includes consultations, clinical pilates and hydrotherapy sessions	Waived	\$350
Remedial massage*		Waived	\$200

Item or service		Waiting period	Better Health 60
<b>% back at all recognised extras providers</b>			<b>60% back</b> (up to annual limits)
Acupuncture*		Waived	\$400
Exercise physiology		Waived	
Chinese Medicine		Waived	
Dietetics		Waived	
Ante-natal and post-natal services		Waived	
Mental health support	Consultations for psychology and counselling	Nil	
Speech therapy		Waived	
Occupational therapy		Waived	
Non-PBS pharmaceuticals	Benefits for prescription-only non-PBS pharmaceuticals will be paid after a set charge has been deducted. Refer to your Member Guide for further details	Waived	
Blood glucose monitors and blood pressure monitors		24 Months	
Eye therapy		Waived	X
Hearing Aids*		36 Months	
Breathing appliances*		12 Months	
Health appliances and external prostheses*	e.g. insulin delivery pens	Waived	
Health screening services	Where no Medicare benefit is payable	Waived	See hospital cover
Home nursing		Waived	See hospital cover

# corporate overseas workers health cover advantage

Item or service	Corporate Overseas Workers Health Cover Advantage
<b>Excess Options (applies per person per calendar year)</b>	Nil,\$250,\$500,\$750
No excess for children on family memberships	✓
Private Room Promise	✓
Emergency Ambulance	✓
Rural and Regional Travel and Accommodation	✓
Hospital psychiatric services	✓
Palliative care	✓
Rehabilitation	✓
Bone, joint and muscle	✓
Brain and nervous system	✓
Breast surgery (medically necessary)	✓
Chemotherapy, radiotherapy and immunotherapy for cancer	✓
Diabetes management (excluding insulin pumps)	✓
Digestive system	✓
Ear, nose and throat	✓
Eye (not cataracts)	✓
Gastrointestinal endoscopy	✓
Gynaecology	✓
Hernia and appendix	✓
Joint reconstructions	✓
Kidney and bladder	✓
Male reproductive system	✓
Miscarriage and termination of pregnancy	✓
Pain management	✓
Skin	✓
Tonsils, adenoids and grommets	✓

Item or service	Corporate Overseas Workers Health Cover Advantage
<b>Excess Options (applies per person per calendar year)</b>	Nil,\$250,\$500,\$750
Lung and chest	✓
Podiatric surgery (provided by a registered podiatric surgeon)	✓
Back, neck and spine	✓
Blood	✓
Dental surgery	✓
Heart and vascular system	✓
Implantation of hearing devices	✓
Plastic and reconstructive surgery (medically necessary)	✓
Assisted reproductive services	✓
Cataracts	✓
Pain management with device	✓
Insulin pumps	✓
Dialysis for chronic kidney failure	✓
Joint replacements	✓
Pregnancy and birth	✓
Sleep studies	✓
Weight loss surgery	✓
Medicare Levy Surcharge (MLS) exemption	X

Additional Features	
Home nursing	100% back up to \$400 per year*
Health screening tests	100% back up to \$400 per year*
Medical in hospital costs	Up to 100% of the provider's charge for eligible medical services listed in the Medicare Benefit Schedule (MBS).
Medical out of hospital costs	Up to 100% of the provider's charge for eligible medical services listed in the Medicare Benefit Schedule (MBS).

\*Applies per member per calendar year up to the limits shown. It's important to consider whether you're likely to need any restricted services because benefits for these generally won't cover the full cost of treatment and could leave you with significant out of pocket expenses. A 2 month waiting period generally applies before you're entitled to benefits (or 12 months for pre-existing conditions and obstetrics related services). For more information on our Fund rules and policies, please see the Member Guide at [Medibank.com.au](http://Medibank.com.au) or call 1300 763 422 for a copy. - If you're from a country with reciprocal health arrangements and want to be exempt from the Medicare Levy Surcharge, you will also need to take out Reciprocal Exemption Cover.

# corporate overseas workers health cover

Item or service	Corporate Overseas Workers Health Cover
<b>Excess/Options (applies per person per calendar year)</b>	<b>Nil,\$250,\$500,\$750</b>
No excess for children on family memberships	✓
Private Room Promise	✓
Emergency Ambulance	✓
Rural and Regional Travel and Accommodation	✓
Hospital psychiatric services	✓
Palliative care	✓
Rehabilitation	✓
Bone, joint and muscle	✓
Brain and nervous system	✓
Breast surgery (medically necessary)	✓
Chemotherapy, radiotherapy and immunotherapy for cancer	✓
Diabetes management (excluding insulin pumps)	✓
Digestive system	✓
Ear, nose and throat	✓
Eye (not cataracts)	✓
Gastrointestinal endoscopy	✓
Gynaecology	✓
Hernia and appendix	✓
Joint reconstructions	✓
Kidney and bladder	✓
Male reproductive system	✓
Miscarriage and termination of pregnancy	✓
Pain management	✓
Skin	✓
Tonsils, adenoids and grommets	✓

Item or service	Corporate Overseas Workers Health Cover
<b>Excess/Options (applies per person per calendar year)</b>	<b>Nil,\$250,\$500,\$750</b>
Lung and chest	✓
Podiatric surgery (provided by a registered podiatric surgeon)	✓
Back, neck and spine	✓
Blood	✓
Dental surgery	✓
Heart and vascular system	✓
Implantation of hearing devices	✓
Plastic and reconstructive surgery (medically necessary)	✓
Assisted reproductive services	✓
Cataracts	✓
Pain management with device	✓
Insulin pumps	✓
Dialysis for chronic kidney failure	✓
Joint replacements	✓
Pregnancy and birth	✓
Sleep studies	✓
Weight loss surgery	✓
Medicare Levy Surcharge (MLS) exemption	X
Additional Features	
Home nursing	100% back up to \$400 per year*
Health screening tests	100% back up to \$400 per year*
Medical in hospital costs	Up to 150% of Medicare Benefits Schedule items
Medical out of hospital costs	Up to 150% of Medicare Benefits Schedule items

#### What is an excess?

An **excess** is an amount you contribute towards your hospital treatment which may help you pay less on your premium. An **excess** applies per person per calendar year and doesn't apply to children on family memberships.

\*Applies per member per calendar year up to the limits shown. It's important to consider whether you're likely to need any restricted services because benefits for these generally won't cover the full cost of treatment and could leave you with significant out of pocket expenses. A 2 month waiting period generally applies before you're entitled to benefits (or 12 months for pre-existing conditions and obstetrics related services). For more information on our Fund rules and policies, please see the Member Guide at [Medibank.com.au](http://Medibank.com.au) or call 1300 763 422 for a copy. -If you're from a country with reciprocal health arrangements and want to be exempt from the Medicare Levy Surcharge, you will also need to take out Reciprocal Exemption Cover.