

What can we expect?

A guide to private health insurance
for parents-to-be



If you have a Medibank Private cover which is not mentioned in this brochure, please contact us to find out if your cover includes obstetrics-related services.

The information contained in this brochure is current at 1 June 2010, and supersedes all previously published material.

If you anticipate treatment for which you are expecting a benefit from Medibank Private, please contact us before commencing treatment to confirm that the benefit you expect will be paid.

Membership of Medibank Private, including entitlement to and payment of benefits, is subject to our Fund Rules and policies. A copy of our Fund Rules is available for you to review at medibank.com.au or any of our Medibank stores.

Happy **birthday** to you

If you're expecting or planning on having a baby, congratulations! We would like to help make this time as positive and hassle-free as possible.

With just a little preparation on your part, we'll show you how you can make the most of your private health insurance so you can look forward to a happy **birthday**.

This guide aims to give you the answers to common questions parents-to-be ask about private health insurance. It does not aim to provide you with full details on Medibank Private's range of products or membership terms and conditions.

Preparing for your pregnancy

What cover will you need to go into a private hospital?

Your cover will need to include obstetrics-related services like one of the following eligible Medibank Private health covers. All the covers below have a 12 month waiting period for obstetrics-related services.

Hospital covers	Packaged covers
Intermediate Hospital	SmartPlus
Blue Ribbon Hospital	AdvantagePlus
	PremierPlus

These covers include no excess for children. However, PremierPlus has no excess for all members, not just children.

The above covers are generally only suitable for Australian residents who have full Medicare eligibility. If you want information on Visitors Covers or Overseas Student Health Cover, please contact us on **132 331**.

It's a good idea to check if your cover includes obstetrics-related services as soon as you can as you may need to upgrade your cover to a higher level and serve the 12 month obstetrics-related services waiting periods.

For full details on our covers please see our relevant brochures.

What cover will you need to go into a public hospital?

If you go to a public hospital, and would like to choose your own doctor you will be admitted as a private patient. Under most of our hospital covers members are covered for obstetrics-related services as a private patient in a shared room, or on some of our covers, a private room of a public hospital (less any applicable excess).

What you need to know about waiting periods for obstetrics-related services

The waiting period before you are covered for obstetrics-related services is 12 months. Because babies sometimes arrive earlier than expected or there can be complications with pregnancy, benefits can be paid during the first 12 months of your eligible cover if your baby was due to be born after this waiting period. All you need to do is arrange for your doctor to confirm that the baby was not expected to be born until after the waiting period.



Want to check you have the right cover?

Call us on **132 331** for a free health cover check-up.



Now that you're pregnant

How do you choose a hospital?

While this is your choice, you may find your obstetrician will only practice at certain hospitals. You can usually get your obstetrician to book your hospital stay for you. It's best to do this early so you have a much better chance of getting into the hospital you and your obstetrician choose.

To provide value-for-money for our members, Medibank Private has entered into agreements with a number of private hospitals across Australia as part of our Members' Choice network. This means that by choosing to go to a Members' Choice hospital you'll receive greater value because your out-of-pocket expenses will be lower than if you're admitted to a non Members' Choice hospital.

Choosing your obstetrician

In a private hospital

If you decide to go to a private hospital you will need to choose your own obstetrician. This way you can get consistent care throughout your pregnancy and the birth, subject to your obstetrician's availability.

One good way to find an obstetrician is to speak to any of your family and friends who have recently given birth. Your doctor will need to provide you with a referral to an obstetrician, so it is important to discuss any preference you may have with your doctor.

In a private hospital you will have to pay any difference between what your doctor charges you for in-hospital treatment and the total benefits you receive from Medicare and us.

In a public hospital

You can also choose to have your own obstetrician even if you are going to a public hospital. This means you will be treated as a private patient and you will have to pay any difference between what your doctor charges you for in-hospital treatment and the total benefits you receive from Medicare and us.

Your stay in hospital

If your Medibank Private cover includes obstetrics-related services:

We will pay for:

Public hospital accommodation (in line with your hospital cover). Under most of our hospital covers, members are covered as private patients in either a shared or private room of a public hospital (less any applicable excess)

Private room

Labour ward fees/theatre fees (where applicable)

Intensive care

25% of the Medicare Benefits Schedule fee for obstetrician, anaesthetist and any other specialist services while you're in hospital. Medicare will cover 75% of the Schedule Fee for in hospital medical services

If your doctor agrees to charge you under our GapCover Scheme, you will be able to claim part or all of the difference between what your doctor charges and the total benefits you receive from Medicare and Medibank Private for in-hospital medical services. See page 9 for more information on GapCover

If you have extras cover, any services included in your level of cover. Call us on **132 331** to find out what's included in your extras cover

We won't pay for:

Any out-of-hospital medical services, eg. your pre-natal visits to your obstetrician, ultrasounds or blood tests

Midwife classes or visits

Home births

In-hospital medical costs above the Medicare Benefits Schedule fee not covered under GapCover

TV, phone calls and newspapers or any other private expenses you incur in hospital not covered by our agreement with the hospital

Any pharmaceuticals (including drugs issued on discharge from hospital) not covered by our agreement with the hospital

What will your stay in hospital cost?

Doctors' fees

Ask your obstetrician how much they will charge you for their services for your pregnancy and the birth. It's important that you know your private hospital insurance only covers you for services provided while you are an in-patient of a hospital. This means that we will only pay benefits towards your obstetrician costs while you're admitted to hospital.

Generally, if your obstetrician or any other specialists who treat you while you are in hospital charge above the Medicare Benefits Schedule Fee (Schedule Fee) you may have significant out-of-pocket expenses.

However if your doctor participates in GapCover, your in-hospital out-of-pocket expenses may be minimised. Medicare pays 75% of the Schedule Fee and we pay the remaining 25%. Your doctor can tell you what your out-of-pocket expenses will be.

For any out-of-hospital medical expenses, like your pre-natal visits to your obstetrician or other specialists, ultrasounds or blood tests, Medicare pays 85% of the Schedule Fee. You will need to pay the remaining part of the fee yourself. Your doctor should tell you what your out-of-pocket expenses for these visits will be.

The benefits you receive from Medicare are based on the Schedule Fee set by the Commonwealth Government. Doctors are free to charge more than the Schedule Fee.

Hospital stay

We will cover the costs for hospital accommodation, intensive care and theatre fees in private hospitals in line with your chosen level of cover. You will need to pay any hospital excess that applies to your chosen level of cover, any private expenses like additional meals or any other expenses not covered by our agreement with the hospital and any pharmaceuticals (including drugs issued on discharge) not covered by our agreement with the hospital.

Will you need to pay the hospital upon discharge?

You will need to pay the hospital any excess plus any private expenses eg. TV or phone calls at the time of discharge. Please call us if you are unsure of how much your excess is for your level of cover.

You will receive separate bills from your doctor and specialists for any medical treatment you or your baby received while in hospital, except in some situations where they agreed to charge you no gap under Medibank Private's GapCover Scheme.

For further details on benefits paid for admission to a Members' Choice private hospital, non Members' Choice private hospital and a public hospital, please call us on **132 331**.



The usual range of hospital costs for having a baby can be from \$3,900 to \$6,700.

Source: Medibank Private, available data 2007 Financial Year Hospital Casemix Protocol Data. Includes hospital accommodation charges, theatre and labour ward fees, and in hospital pharmacy charges. Excludes doctors fees.

Are there additional costs for your baby?

Usually your baby is included under your admission when you go to hospital for the birth. As such, your baby is not usually charged as a separate patient of the hospital.

Your baby is covered from the time of birth as long as you remember to add your baby to your membership and you have completed relevant waiting periods. Remember to add your baby to your membership as soon as you can after the birth. See page 10 for further information.

What if your baby needs medical treatment in hospital?

If your baby needs to see a paediatrician or other specialist while in hospital, charges will apply, as these visits will be considered as out-patient services. Medicare will pay 85% of the Schedule Fee for these services. We can't pay for any of the doctor's fee as the baby is not being charged for his or her hospital stay.

If your baby needs to have an operation or go to the special care nursery, he or she will be admitted to the hospital as an in-patient. In this case, you will need to add your baby to the membership and then we will cover the costs for hospital accommodation, intensive care and theatre fees in private hospitals in line with your chosen level of cover.

Remember that all our hospital covers include no excess for children. Therefore, if your baby has been added to your membership, no excess will apply if they are admitted to hospital.

What about if you're expecting more than one baby?

If you have a multiple birth, each child after your firstborn will be treated as a separate patient of the hospital. Hospital charges do not usually apply to the firstborn baby of a multiple birth, unless the baby needs to be admitted to hospital for special care. Your second or subsequent babies will be admitted to the hospital as separate patients and hospital charges will apply. Any hospital charges that apply to your babies will be covered by Medibank Private to the same level as your cover.

Remember to add your babies to your membership as soon as you can after the birth. See page 10 for further information.

How GapCover can help minimise your out-of-pocket expenses

When you go to hospital there is usually a gap between the fee your doctor charges you and the total benefits you receive from Medicare and us. Medibank Private's GapCover Scheme can help close this gap. Just follow these four steps or call us for more information prior to admission.

1. Confirm with your doctor if he or she will use GapCover for your treatment.
2. Check if other specialists involved in your treatment will use GapCover.
3. Ask all your doctors for a written estimate of the out-of-pocket expenses (if any) you can expect for your treatment.
4. Find out how your doctors will bill you.

Do you need to add your baby to your membership?

Yes, after the birth of your baby.

How do you add your baby to your membership?

You can call us or visit one of our Medibank stores and we will add your baby to your membership and a new membership card will be sent to you.

If you have a single membership

If you have a single membership you will need to add your baby within 2 months of the birth so your baby can be covered to the same level as you. Your baby will not have to serve any waiting periods you have already served. This will change your membership from single to either family or single parent family (depending on your circumstances) from the day the baby is born and increased premiums will also apply from that date. If you wait until after the 2 month period to add your baby, all waiting periods will apply to your baby and increased premiums will apply from the date your baby is added.

If you have a couple or family membership

You can add your baby to your membership at any time after the birth if you have a couple or family membership, and your baby will not have to serve any waiting periods already served by the membership.

Adding your baby to your couple membership will change your membership to a family membership, but your premium will not increase as a result of this change.

Checklist

Before getting pregnant

- ✓ Check if your hospital cover includes obstetrics-related services. Call us on **132 331** for a free health cover check-up.
- ✓ Check if any excess applies to your cover and if so, the applicable amounts.
- ✓ Check whether you will have served the 12 month waiting period for obstetrics-related services before the baby's due date.

Once you're pregnant

- ✓ Choose your obstetrician and hospital.
- ✓ Find out if your chosen hospital is part of our Members' Choice network.
- ✓ Check if your obstetrician and any other specialists involved in your treatment will bill you through Medibank Private's GapCover Scheme. If they are using GapCover, ask them for a written quote for any out-of-pocket expenses you might have.

After your baby arrives

- ✓ Add your new baby to your membership after the birth.

Need to know more?

This guide is not intended to provide full details on Medibank Private's range of covers or explain the terms and conditions of membership with Medibank Private. Membership of Medibank Private is subject to our Fund Rules and policies, which vary from time to time. Medibank Private's Fund Rules and Privacy Policy can be viewed at **medibank.com.au** or by dropping into a Medibank store.

Phone

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Email

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Website

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Write to us

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GPO Box 9999
in your capital city

Visit us

Call us or visit our website for
your nearest Medibank store

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I feel better now

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