

Your MyOptions cover – a summary

This provides a summary of your cover and isn't intended to be a comprehensive description. You can find out more about your cover by referring to your Membership Guide or calling us on **132 331** (or 131 680 for Priority corporate cover).

Hospital cover

Things we pay benefits for

Included services

- Injuries sustained in an accident
- Knee reconstruction surgery & investigations
- Shoulder reconstruction surgery & investigations
 - Appendicitis treatment
- Removal of tonsils & adenoids
- Surgical extraction of wisdom teeth.

For these services, we pay benefits towards:

- Choice of doctor or specialist for medical treatment in hospital
- Private hospital accommodation
 - Overnight accommodation in a private or shared room
 - Same day admissions
 - Intensive care
 - Theatre fees
- Public hospital accommodation as a private patient
 - Overnight accommodation in a private or shared room
 - Same day admissions (shared room only)
- Surgically implanted prostheses & other items on the Federal Government's Prostheses Schedule.

Things we pay limited benefits for

Restricted services

We pay lower benefits for restricted services in private hospitals. This means you may be left with significant out-of-pocket expenses for these services.

- Psychiatric treatment
- Rehabilitation treatment
- Palliative care.

Restrictions don't apply to treatment for injuries sustained in an accident.

Things we don't pay benefits for

Excluded services

All other services that aren't included or restricted services are excluded services. No benefits are payable for excluded services. Exclusions don't apply to treatment for injuries sustained in an accident.

Waiting periods

A waiting period is a period of time you need to wait after taking out your cover before you're entitled to receive benefits for services or items covered.

- 2 months for all services (except as specified below)
 - The 2 month waiting period is waived for treatment arising from an accident occurring after joining or changing cover.
- 12 months for pre-existing ailments (this doesn't apply to hospital or hospital-substitute treatment for psychiatric treatment, rehabilitation treatment or palliative care)

A pre-existing ailment is an ailment, illness, or condition where signs or symptoms existed at any time during the six months before you either took out your new cover, or transferred to a higher level of cover.

You're not able to receive benefits for any items or services you might have obtained while you are serving a waiting period or before you joined Medibank.

Your MyOptions cover

Extras cover

This table shows the services you can claim benefits for along with the annual limits, sub-limits and waiting periods that apply to your extras cover.

An annual limit is the maximum amount of benefits payable for particular groups of extras services or items within a calendar year (ie. 1 January – 31 December). A sub-limit is a maximum amount you can receive on an annual basis (or within other defined periods of time) for a particular item or service within an overall annual limit.

Service	Annual limits & sub-limits	Waiting period	
General dental eg. dental examinations, scale & clean	No annual limit \$300 sub-limit during the first 6 months of membership of any extras cover	2 months (12 months for surgical procedures & extractions)	
Endodontic services eg. root canal treatment	\$400	12 months	
Optical items eg. frames, prescription lenses & contact lenses	\$200 A sub-limit of \$92 for frames	6 months	
Medically necessary ambulance transport Benefits aren't payable where there's an entitlement to cover under a state scheme or other source.	No annual limit	2 months	
Physiotherapy eg. consultations (includes group pilates & hydrotherapy sessions)	Flexi-Extras \$350 increasing to \$750 You decide how you spend the benefit on these covered services	2 months	
Pharmaceutical prescriptions Includes most prescribed non-PBS items. Benefits will be paid after a set charge has been deducted.		2 months	
Major dental		12 months	
• Inlay/onlay restorative, eg. restorative fillings			
• Dentures, crowns & bridges			
• Orthodontic eg. braces			
• Periodontic eg. treatment for gum disease		Lifetime limit of \$2,400 per member	
Alternative therapies Consultations for:			
• Chiropractic & osteopathy			2 months
• Acupuncture			
• Naturopathy			
• Remedial massage & myotherapy			
• Natural therapies: Reflexology, shiatsu, homeopathy, western & Chinese herbalism, Alexander technique, Bowen therapy, exercise physiology, aromatherapy & kinesiology	Flexi-Bonus \$100 increasing to \$200 Top up your benefits for natural therapies or any of the core & Flexi-Extras services.		

The 2 month waiting period is waived when the service arises from an accident.

Benefits are only payable for extras services provided by recognised providers. The benefit we pay for a particular claim is likely to be less than the annual limit or sub-limit and less than your provider's charge. This means you'll usually have out-of-pocket expenses for each service or item. Additional restrictions apply to the payment of benefits for some services.

Flexi-Extras & Flexi-Bonus

Flexi-Extras	Services	Annual limits – non cumulative	
Flexi-Extras is in addition to the core services covered under MyOptions. You choose how to use your extras benefits from this range of additional services.	<ul style="list-style-type: none"> • Physiotherapy • Pharmaceutical prescriptions (non-PBS) • Major dental (eg. orthodontic treatment) • Alternative therapies including chiropractic & naturopathy 	Year 1	\$350
		Year 2	\$450
		Year 3	\$550
		Year 4	\$650
		Year 5	\$750
		Sub-limits apply	

Flexi-Bonus	Services	Annual limits – non cumulative	
<p>The Flexi-Bonus is a yearly amount you can use to top up your benefits on any of the extras services available. It works in three ways. You can:</p> <ul style="list-style-type: none"> • top up your benefits on any of the core services • top up your benefits on any Flexi-Extras services • use it towards consultations for the listed natural therapies. 	<ul style="list-style-type: none"> • Reflexology • Shiatsu • Homeopathy • Chinese herbalism • Western herbalism • Alexander technique • Bowen technique • Exercise physiology • Aromatherapy • Kinesiology 	Year 1	\$100
		Year 2	\$125
		Year 3	\$150
		Year 4	\$175
		Year 5	\$200



How to find out more

If you'd like to find out more about your cover please refer to our Membership Guide, which is a summary of our Fund Rules.

Where possible before booking treatment, you should always call us on 132 331 to ask about the benefits you can expect to receive and any out-of-pocket expenses you might incur. If you have Priority MyOptions, call us on 131 680.

It's also a good idea to confirm any out-of-pocket expenses before admission with all doctors (including the surgeon, assistant surgeon and anaesthetist) and the hospital.

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