

# Cover Summary

## Ambulance Cover

Here's a summary of your cover. Please read it and keep it somewhere safe for future reference. For a better understanding of how your cover works refer to your Member Guide, which is a summary of our Fund Rules and policies, or call us on 132 331.

### ✔ Things we pay benefits towards

Where you need an ambulance and your medical condition is such that you can't be transported any other way, we'll pay benefits towards services provided by a Medibank-approved ambulance provider:

- when ambulance transportation to a hospital or other approved facility is required to receive immediate professional attention
- when an ambulance is called to provide immediate professional attention but transport by ambulance is not needed
- when, as an admitted patient, the hospital requires you to be transferred from one hospital to another (excluding transfers between public hospitals)
- for transport by air ambulance, where pre-approval has been obtained from Medibank by the air ambulance provider.

### ✘ Things we don't pay benefits towards

Medibank does not pay benefits towards any ambulance service that has not been defined above under 'Things we pay benefits towards'. This includes:

- ambulance services where immediate professional attention is not required (eg. general patient transportation)
- any ambulance transport required after discharge from hospital (eg. transport from hospital to home)
- inter-hospital transfers when, as an admitted patient, you're transferred from one public hospital to another public hospital
- any ambulance costs that are fully covered by a third party arrangement, such as an ambulance subscription or federal/state/territory ambulance transportation scheme, WorkCover or the Transport Accident Commission
- any air ambulance services that are fully subsidised, such as South Care or LifeFlight.

### ? Things you need to know about your Ambulance cover

#### Waiting periods

A one day waiting period applies before you become entitled to receive benefits towards eligible ambulance services. You're not able to receive benefits for any items or services you might have obtained while you are serving a waiting period.

#### Manage your account online with My Medibank

Update your details, make a payment and much more. My Medibank lets you manage your health cover wherever and whenever it suits you.

Best of all, it only takes two minutes to sign up for My Medibank, at [medibank.com.au/members](https://medibank.com.au/members)

You can also download the Medibank app on your smartphone. Just search for Medibank in your app store or go to [medibank.com.au/mobile](https://medibank.com.au/mobile)

#### Are you already covered for ambulance transport?

- You may be covered for ambulance transport under other Medibank covers.
- State Government ambulance transport schemes operate in NSW, ACT, QLD and TAS.

#### Do you live in Western Australia?

Members with Western Australian Ambulance Cover are required to contribute a \$100 co-payment towards the cost of each use of non-emergency ambulance transport rendered by the ambulance service in Western Australia. Non-emergency use is determined by the relevant ambulance service provider.