

Kava Samari - Ol Ovasi Woka Standad Hospital mo Medikol

Hemia hem i wan samari blong ol sevis mo ol tritmen we kava blong yu i provaedem. Plis ridim gud mo kipim samples we i sef blong yu save rife long hem long fuija. Blong gat wan gudfala andastanding olsem wanem kava blong yu i wok, yu mas rife long Memba Gaed, we hem i wan samari long ol rul mo ol polisi blong fand, o sapos no kolek mifala long 132 331.

Hospital kava

Hospital kava i save pem ol sevis we yu risivim taem yu admit long hospital mo oli tritim yu olsem wan praevet peisen.

Hemia ol sevis blong hospital we oli inkludum long kava blong yu.

Maet yu save pem sam ekspenses yuwan (out-of-pocket expenses), antap long hemia we mifala bai i pem. I gud bifo yu bukum tritmen blong yu, kolek mifala blong faenemaot ol benefit we yu save kasem, mo ol narafala ekspenses we maet yu pem yuwan (out-of-pocket expenses).

Ol Sevis we oli Inkludum o Ekskludum	
Riabilitesen	✓
Ol Hospital saikiatrik sevis	✓
Palliativ ke	✓
Bren mo neves sistem	✓
Ae (i no ol katarak)	✓
Ia, nos mo trot	✓
Ol tonsil, adeniod mo ol gromet	✓
Bun, join mo masel	✓
Ol join rikonstraksen	✓
Kidni mo blada	✓
Mel riprodaktiv sistem	✓
Daejestiv sistem	✓
Henia mo apendiks	✓
Gastrointestinal endoskopi	✓
Jainaikoloji	✓
Miskarej mo teminesen long pregnansi	✓
Kemoterapi mo redioterapi mo imunoterapi blong kansa*	✓
Pein manejmen	✓
Skin	✓
Bres sejeri (medikoli nesesari)	✓
Daiabitis manajemen (hem i ekskludum ol pam)	✓
Hat mo vaskula sistem	✓
Lang mo jes	✓
Blad	✓
Bak, nek mo spaen	✓
Plastik mo rikonstraktiv sejeri (medikoli nesesari)	✓
Dental sejeri [^]	✓
Podiatrik sejeri (wan rejisted podiatrik sejen i provaedem) +	✓
Implanteisen blong ol iaring divaes	✓
Ol katarak	✓
Join riplesmen	✓
Daealisis blong kronik kidni feila	✓
Pregnansi mo bet	✓
Ol asisted riprodaktiv sevis	x
Weit los sejeri	✓
Ol insulin pam	✓
Pein manejmen wetem divaes	✓
Ol stadi blong slip	✓

*Bae mifala pem nomo ol kansa-ritated sejeri long wan included sevis anda long kava blong yu.

[^]Blong Dental sejeri we wan dentist i pefomem be i no wan medikol praktisena, bae mifala i pem nomo benefit i go long ol hospital jaj. Sapos sejeri ia wan medikol praktisena i pefomem mo i gat wan MBS aetem we oli bilim, bae mifala i pem ol benefit i go long hospital mo ol medikol jaj.

+Blong Podiatrik sejeri mifala pem nomo ol benefit oli go long hospital jaj. I nogat ol MBS aetem blong podiatrik sejeri. Hemia i min se mifala i no pem eni benefit i go long podiatrik sejen from ol fi i go nomo long Hospital kava mo yu save pem ol hae ekspenses ia yuwan (out-of-pocket expenses).

Wanem hem i minim?

✓ Inkluded sevis

Wan inkluded sevis hem i wan sevis we mifala i pem ol benefit olsem ovanaet mo semdei hospital akomodesen, intensiv ke, mo ol medikol sevis, taem we i gat wan valid Medike Benefit skedul (MBS) aetem we oli bilim. Bae yu nid blong pem ol eksse we oli stap long kava blong yu bifo we bae mifala i pem wan benefit.

x Ekskluded sevis

Wan Ekskluded sevis hem i wan sevis we mifala i no pem eni benefit long hem, hemia i inkludum eni hospital akomodesen o medikol sevis.

Ol komon mo Sapot Sevis

I gat ol namba blong Medike Benefit Skedul (MBS) aetem we oli inkludum blong sapotem ol sevis we oli stap anda long kava ia we oli save pem. Olgeta ia maet oli inkludum ol aetem olsem in-haos konsaltesen mo samfala skan, ol test mo ol anestetik we ol pat long hospital admisen blong yu.

Ol ambulens sevis

I gat ol anlimited imejensi sevis olbaot long Ostrelia. Yu save kasem ambulens atendens o transpot i go long wan hospital, long taem we yu mas luk wan dokta kwiktaem mo taem we medikol kondisen blong yu i mekem se yu no save go long hospital long ol nomol transpot.

Pablik hospital aksiden mo ol imejensi dipatmen

Sapos yu nid blong go long wan pablik hospital aksiden imejensi dipatmen mo yu mas admit, bae mifala pem 100% long eni fi we hospital i jajem from yu atendem aksiden mo imejensi depatmen blong olgeta.

Fi ia maet i no inkludum evri medikol sevis we yu risivim mo maet yu nomo yu mitim ol narafala ekspens olsem eks-ray, ol blad test, mo ol narafala fi blong dokta antap long olgeta we bae mifala i pem.

Mifala i no save pem ol kosmetik tritmen o ol sevis taem i nogat wan MBS aetem. Anda long Hospital kava blong yu, mifala i no pem ol benefit long ol famasi we oli no stap long list blong PBS (Pharmaceutical Benefits Scheme). Maet yu yusum fand blong yuwan sapos yu wantem ol drag, olsem olgeta we oli yusum long onkolgi (tritmen blong kansa).

Kava blong yu hem i inkludum ol benefit blong ol medikol sevis we wan dokta i provaedem. Ol list blong ol sevis ia oli listim oli stap long gavman Medike Benefit Skedul (MBS). MBS hem i wan list blong ol medikol sevis mo ol fi blong olgeta. Mifala i pem 100% long ol MBS fi blong:

- ol general praktisena (GP) konsaltesen
- ol narafala medikol sevis we oli provaeded oat-of-hospital (eksampol ol spesialis, patoloji mo ol eks-ray), i no pregnansi mo bet mo ol asisted riprodaktiv sevis
- ol in-hospital medikol sevis we oli provaedem oslem pat blong wan sevis (eksampol ol sejon mo ol anaestetik fi)
- ol narafala helt sevis we oli bilim wetem wan MBS aetem namba (eksampol ol ae jek mo ol sevis we oli rilet long kronik disis mo ol mentol helt manejmen plan).

Yu mas pem eni deferens we i gat bitwin wanem mifala i pem mo stret fi we dokta i jajem.

Repatriesen

Sapos yu o wan narafala peson we i stap long membasip blong yu i kasem wan strong sik we i kosem disabiliti o wan serius medikol kondisen, we mifala i luk, mo i gat nid blong repatrietem i gobak long kantri, bae mifala i mekem ol arenjmen mo pem ol kost blong travel wetem stret medikol supevisen we bae hem i nidim (hem i \$100,000).

Sapos i gat wan ded, bae mifala pem ol kost blong repatrietem bodi blong yu o blong wan narafala memba we i pat long membasip blong yu i go long hom kantri (hem i \$10,000).

Ol provisen blong ol repatriesen benefit oli stap long diskresen blong mifala.

I gat ol kondisen we oli aplae mo ol weiting period, kolek mifala long 132 331.

Ol samting we yu nid blong save abaot Hospital mo Medikol Kava blong yu

Ol Weiting period

Wan weiting period i aplae taem yu joinem Medibank, or taem yu jenisim kava blong yu blong inkludum ol narafala sevis we oli apgredem. Mifala no save pem eni benefit blong eni aetem we yu pem o ol sevis we yu risivim taem yu stap long wan weiting period.

Yu swij i go long wan narafala helt insura?

Maet yu no nid blong ri-sevem ol weiting period sapos yu joenem Medibank long taem blong tufala manis we yu livim lasfala Ostrelia helt insura, mo yu bin sevem weiting period blong sevis ia.

Aksiden Weiting Period Weiva

Long taem blong tufala manis blong weiting period mo yu bin risivim wan sevis o wan tritmen anda long Hospital kava blong yu, oli save muvum kleim blong yu sapos i gat wan aksiden we i hapen afta taem yu joinem kava ia.

Ol Weiting period	
	Ambulans sevis
Nogat	Ol aot-of-hospital medikol sevis (e.g ol GP konsaltesen)
	Tritmen blong ol kondisen we wan i mas go long hospital be oli no ol pri-eksisting kondisen.
2 manis	Ol hospital saikiatrik sevis, Rehabilitesen mo Paliativ ke [inkludum olgeta we oli pri-eksisting kondisen].
12 manis	Ol pri-eksisting kontisen Hem i ol siknes mo ol kondisen we wan medikol praktisina we mifala i sponsarem hem i givim opinion blong hem long ol saen mo simptom we oli stap finis long wan taem long period blong sikis manis bifo dei we yu kasem insurans long polisi ia o yu bin jenjem kava blong yu.
	Pregnansi mo bet
	Continuous Positive Airway Pressure (CPAP) – ol taep divaes

Ekses

Hemia hem i amaon we yu pem i go long hospital admisen blong yu (sem-dei o ova naet) bifo mifala i pem eni benefit. I gat fofala ekkses level long kava ia; \$0, \$250, \$500 mo \$700.

Ekses ia hem i aplae long wanwan memba, long wan yia long kalenda mo i no kavaremap ol pikinini o studen we oli dependen long famle membasip. Samfala hospital maet oli rekwestem yu blong pem ekkses long taem blong admisen.

Mekem gud yus long Hospital kava blong yu

Jusum wan hospital

Mifala i gat aranjmen wetem fulap praevet hospital mo ol dei sejeri long Ostrelia- Olgeta ia oli kolem olgeta olsem Member's Choice hospitals. Blong kasem wan inkluded sevis long wan **Members' Choice hospital**, bae mifala pem kost blong ova naet mo semdei hospital akomodesen long wan sed rum o praevet rum, intensiv ke, fi blong teata mo fi blong Leba wod, hemia hem i afta we oli tekemaot eni ekses. Bae yu save kasem gudfala valiu sapos yu go long wan Members' Choice Hospital bitim taem we yu go long wan Non-Members' Choice praevet hospital from ol sevis we yu risivim i stap anda long kava blong yu.

Blong faenem wan Members' Choice Hospital we i klosap long yu, visitim medibank.com.au/memberschoice. Ol Members' Choice hospital oli save jenis eni taem mo oli no stap long evri ples.

Sapos oli tritim yu long wan **Non-Members' Choice private hospital** blong wan inkluded sevis, bae mifala pem ol benefit we oli low mo bae yu pem ol hae kost yuwan (out-of-pocket expenses).

Taem yu kasem tritmen olsem wan **praevet peisen long wan publik hospital** blong wan inkluded sevis, bae mifala pem ol kost blong ova-naet mo semdei akomodesen long wan sed rum o praevet rum, intensiv ke, fi blong teata mo leba wod fi, afta we yu pem ol ekses. Bae mifala pem tu ol kost long eni publik hospital aksiden mo emejensi fasiliti fi, wetem ol benefit we oli go long ol medikol sevis we yu risivim long ol aksiden mo imejensi o aotpeisen depatmen blong olgeta.

Pharmaceutical Benefits Scheme (PBS) Medikesen

Bae mifala pem ol kost blong ol stret famaseutikal sevis we oli provaedem olsem pat blong tritmen blong yu long wan hospital blong wan inkluded sevis, afta we wan amaon blong kontribusen oli tekemaot. Wan kontribusen amaon hem i wan amaon we yu mas pem i go long kost blong wan elijibel Famaseutikal item, we i alaen long PBS co-peimen mo indeks anuali.

Hospital kava blong yu hem i no inkludum ol benefit blong oli famaeseutikal we oli no listim olgeta long PBS. Hemia hem i minim se yu mas pem ol hevi ekspenses (out-of-pocket expenses) sapos yu nidim ol expensiv high-cost non-PBS drag olsem olgeta we oli yusum long onkoloji (kansa tritmen).

Jois blong dokta mo speselist we oli givim tritmen

Yu save jusum dokta o speselist we yu wantem taem yu kasem tritmen long wan hospital olsem wan praevet peisen.

Sejikali implanted prosteses

Blong wan inkluded sevis, bae mifala i pem minimum benefit oslem we oli listim long Ostrelia Gavman Prosteses List.

Continous Positive Airway Pressure (CPAP) – ol taep divaes

Hem i \$500 benefit blong wanwan memba long evri 5 yia blong go towards ol haea o pejes blong wan apruved divaes.

Ol kondisen oli aplae, rife long Memba Gaed blong yu

24/7 Medibank Nes

Ol memba oli kasem ful sapot evri dei long ol Medibank nes long 24/7 Medibank Nes telefon sevis blong mifala.

Kolem 1800 644 325 blong askem ol helt advaes eni taem long dei

Manejem gud onlaen akoan blong yu wetem My Medibank

Apdeitem ol ditel blong yu, jekem wanem nao kava blong yu hem i inkludum, mekem peimen mo plante moa. My Medibank i letem yu save manajem gud helt kava blong yu weples mo wanem taem i sutum yu.

Nambawan samting, hem i tekem tu minit nomo blong yu saen long My Medibank, at medibank.com.au/members

Yu save daonlodem Medibank app long smatfon blong yu. Lukoatem Medibank long app sto blong yu mo go long medibank.com.au/mobile

Live Better- Gat wan gud laef

Live Better i provaedem ol enkarajmen mo motivesen blong givhan long ol pipol blong oli stap gud, gat wan helti laef.

Hem i fulap long ol laefstael gaed, helt info, ol ofa blong ol memba, ol kos mo fulap moa samting. Visitim medibank.com.au/livebetter blong lanem moa samting.

Kontaktem mifala bifo-han

Jekem mifala

Sapos i posibol bifo yu mekem buking o risivim wan tritmen, yu sud kolem mifala evritaem blong askem ol benefit we yu save risivim mo save ol ekstra ekpenses we bae yu save mitim kost yuwan.

I gud tu blong konfemem ol kost we bae yu mitim yuwan (out-of-pocket expenses) bifo yu gat admisen wetem hospital mo ol dokta (hemia hem i inkludum ol sejen, ol asisten sejen mo anaestetist).

Impoten infomesen

Long eni taem we kasem akses long ol ful Medike entaetelmen o sapos visa status blong yu i jenis (eksampol, taem oli givim pemanen residensi long yu), kava ia ating bae i nomo yusful. Plis letem Medibank i save abaot ol jenis we yu stap go tru.

Kava Samari ia bae oli apdeitem long ol taem we i kam. Yu save daonlodem ol letes vesen long My Medibank long medibank.com.au/members

Blong Faenemaot moa

Helt Insurans hem i no isi, mo from hemia mifala priperem wan glosari blong ol yusful wod we yu save luk onlaen long medibank.com.au/glossary

Infomesen ia i stat long 1 April 2019 mo bae i gat jenis long ol taem we i kam. Sapos yu wantem jenisim kava blong yu, plis kontaktem mifala long **132 331**.

Membasip blong Medibank Pravaet hem i folem ol Fan Rul mo polisi. I save gat jenis oltaem mo oli samaraesem long Memba Gaed blong mifala.

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