Cover Summary
Medibank Bronze Plus Advanced.

Here's a summary of the services and treatments we pay benefits towards on 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**.

Hospital cover.

Hospital cover can pay towards services you receive when you're admitted to hospital and treated as a private patient. It can only pay towards some services when you're not admitted to hospital, such as ambulance. It won't pay towards seeing your GP or specialist.

Here are the services that are Included, Restricted and Excluded under your Hospital cover.

You may still incur out-of-pocket expenses above the amount we pay. Before booking your treatment, call us to find out the benefits you can expect to receive, and what out-of-pocket expenses you might incur.

Services that are Included, Restricted and Excluded	
Ambulance services˜	✔
Accident Cover Boost	✔
Rehabilitation	!
Hospital psychiatric services	!
Palliative care	✔
Brain and nervous system	✔
Eye (not cataracts)	✔
Ear, nose and throat	✔
Tonsils, adenoids and grommets	✔
Bone, joint and muscle	✔
Joint reconstructions	✔
Kidney and bladder	✔
Male reproductive system	✔
Digestive system	✔
Hernia and appendix	✔
Gastrointestinal endoscopy	✔
Gynaecology	✔
Miscarriage and termination of pregnancy	✔
Chemotherapy, radiotherapy and immunotherapy for cancer*	✔
Pain management	✔
Skin	✔
Breast surgery (medically necessary)	✔
Diabetes management (excluding insulin pumps)	✔
Heart and vascular system	✘
Lung and chest	✔
Blood	✔
Back, neck and spine	✔
Plastic and reconstructive surgery (medically necessary)	✘
Dental surgery^	✔
Podiatric surgery (provided by a registered podiatric surgeon)+	✔
Implantation of hearing devices	✔
Cataracts	✘
Joint replacements	✘
Dialysis for chronic kidney failure	✘
Pregnancy and birth	✘
Assisted reproductive services	✘
Weight loss surgery	✘
Insulin pumps	✔
Pain management with device	✘
Sleep studies	✔

What does it mean?

✔ Included Service

We pay benefits towards overnight and same day hospital accommodation, intensive care and medical services where a Medicare benefit is payable. Medibank has arrangements with most private hospitals and day surgeries in Australia - these are known as Members' Choice hospitals. You'll generally get better value if you go to one of these providers.

If you're treated at a non-Members' Choice private hospital, we'll generally pay lower benefits and you may incur significant out-of-pocket expenses.

Where you're treated as a private patient in a public hospital, we'll pay benefits towards overnight and same-day accommodation in a shared room. If you have a private room in a public hospital, we may pay an additional amount towards this, but the hospital may still charge you an out-of-pocket expense.

! Restricted Service

A Restricted Service is a service where we pay the minimum benefit set by the government towards hospital accommodation.

If you're treated in a private hospital for a Restricted Service, you are likely to incur substantial out-of-pocket expenses because this minimum benefit will not be enough to cover all hospital costs.

For Restricted Services as a private patient in a public hospital we will pay minimum shared room benefits.

✘ Excluded Service

An Excluded Service is a service that we won't pay any benefits towards, including any hospital accommodation or medical services.

Medibank hospital cover does not pay towards cosmetic treatment that is not medically necessary, or non-PBS drugs.

Common and Support Services

There are a number of Medicare Benefits Schedule (MBS) items that will also be included to support the services under this cover where a benefit is payable. These may include items like in-hospital consultations and some scans, tests and anaesthetics that are associated with your hospital admission.

˜ For ambulance attendance or transportation to a hospital where immediate professional attention is required and your medical condition is such that you couldn't be transported any other way. TAS and QLD have State schemes to cover ambulance services for residents of those States.

*Your Hospital cover does not include non-PBS drugs. We will only pay towards cancer-related surgery where that surgery is an Included or Restricted Service under your cover.

^ For Dental surgery performed by a dentist rather than a medical practitioner we only pay benefits towards hospital charges. If the surgery is performed by a medical practitioner and Medicare benefits are payable, we will pay benefits towards the hospital and medical charges.

+ For Podiatric surgery we only pay benefits towards hospital charges. There are no Medicare benefits payable for podiatric surgery. This means we also don't pay any benefits towards the podiatric surgeon's fees under Hospital cover and you could incur significant out-of-pocket expenses.

Accident Cover Boost means that any Excluded or Restricted Service will be treated as if it is an Included Service, where you require hospital treatment as a result of injuries sustained in an Accident. It only applies to hospital treatment received within twelve (12) months of the date of the Accident occurring, and where:

- The Accident occurred after joining your cover
- The Accident occurred in Australia
- Your cover was not suspended at the time of the Accident
- You sought treatment from a medical practitioner within seven (7) days of the Accident

See your Member Guide for more information.

Things you need to know about your Hospital cover.

Waiting periods

A waiting period applies when you join Medibank, or change your cover to include new or upgraded services. We won't pay benefits for any items purchased or services received while you are serving a waiting period.

Switching from another health insurer?

You may not need to re-serve waiting periods if you join Medibank within 2 months of leaving your previous health insurer, and you've already served the waiting period for that service.

Accident Waiting Period Waiver

Where a 1 day or 2 month waiting period applies to a service or treatment under your Hospital cover, it may be waived for claims resulting from an Accident that occurred after joining this cover.

Waiting periods	
1 day	Ambulance services.
2 months	Hospital psychiatric services, Rehabilitation and Palliative care.
	Hospital treatment for conditions requiring hospitalisation that are not deemed pre-existing conditions.
12 months	**Pre-existing conditions.** An ailment, illness or condition that, in the opinion of a Medical Practitioner appointed by Medibank, the signs or symptoms of which existed at any time in the 6 month period prior to the day on which you became insured under the policy or changed your cover.
	Continuous Positive Airway Pressure (CPAP)-type devices.

Excess

This is the amount you pay towards your hospital admission (same-day or overnight) before we pay any benefits. There are three excess levels on this cover, $250, $500 and $750. The excess applies per member, per calendar year and it doesn't apply to Child, Student or Adult Dependants on a family membership. Some hospitals may require you to pay the excess at the time of admission.

Making the most of your Hospital cover.

Go to a Members' Choice Hospital

Medibank has arrangements with most private hospitals and day surgeries in Australia, so you generally get better value for Included Services if you go to one of these providers.

To find your nearest Members' Choice hospital, visit **medibank.com.au/memberschoice**

Members' Choice hospitals are subject to change from time to time and are not available in all areas.

GapCover – how to reduce your in-hospital medical out-of-pocket expenses

Medibank's GapCover is designed to help eliminate or reduce your out-of-pocket expenses for in-hospital doctor's charges.

Where your doctor decides to charge more than the MBS fee (the set government fee), you will be left with an out-of-pocket expense, commonly referred to as the 'gap'.

Doctors can choose to participate in GapCover on a claim-by-claim basis.

Check upfront with each doctor involved if they'll participate in Medibank's GapCover for each claim as part of your treatment, to help reduce your out-of-pocket expense. Out-of-pocket expenses may still apply.

It's important to know GapCover doesn't apply to diagnostic services. See your Member Guide for more information.

No Gap Programs

Eligible members who participate in a No Gap program will pay no out-of-pocket costs* on a wide range of medical services as part of a hospital admission for certain procedures at participating hospitals with participating surgeons.

For details on the No Gap programs including participating hospitals and surgeons, please visit **medibank.com.au/health-services** or contact our Medibank Health Support team on 1300 733 338.

Choice of treating doctor or specialist

You can choose your doctor or specialist when you're treated in hospital as a private patient.

Medical devices and human tissue products

For an Included or Restricted Service, we'll pay the minimum benefit as listed in the Australian Government's Prescribed List of Medical Devices and Human Tissue Products.

Travel and accommodation

We pay benefits for travel and non-hospital accommodation related to an eligible hospital admission. Travel benefits are payable where the patient must travel more than 200km return. Accommodation costs per admission are limited to $20 per night and travel costs are set at $0.15 per km. The total combined benefit payable for travel and accommodation is $50 per admission. Conditions apply, refer to your Member Guide.

Continuous Positive Airway Pressure (CPAP)-type devices

Up to $500 benefit per member every 5 years towards the hire or purchase of an approved device. Conditions apply, refer to your Member Guide.

Health support that never sleeps

Medibank health insurance members can talk to a registered nurse or mental health professional at no extra cost^. Chat over the phone or online with 24/7 Medibank Nurse Support and 24/7 Medibank Mental Health Support. Call 1800 644 325 or log in to My Medibank to chat now.

Manage your account online with My Medibank

Update your details, check what your cover includes, 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**

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**

Live Better rewards

We think Australians should be rewarded for looking after their health. That's why eligible Medibank members with Hospital or Extras cover can earn Live Better rewards points by tracking things they do every day like walking, eating healthy meals and more with Live Better rewards in My Medibank. Members can then redeem those points on anything from discounts on premium payments to rewards from our health and wellbeing partners.[@]
For more information visit **medibank.com.au/livebetter/rewards**

* There may be out-of-pocket expenses associated with outpatient appointments, such as your initial visit with a participating surgeon in their consulting rooms. All applicable waiting periods must have been served.

^ Some referred services may involve out of pocket costs and waiting periods may apply.

@ Medibank Live Better rewards terms and conditions: Must be 16 years or over to register for Medibank Live Better rewards. Must be a Medibank member with Hospital cover, Extras cover, or Hospital and Extras cover, be up-to-date with premium payments and have signed up to Medibank Live Better rewards with My Medibank to earn Live Better rewards points and to redeem rewards. Excludes Overseas Student Health Cover (OSHC), Ambulance only cover, ahm covers and other selected covers. Live Better Management Pty Ltd, ACN 003 457 289 has entered into commercial arrangements with Medibank Live Better rewards program partners and may receive commissions. Additional terms and conditions may apply to the redemption of a reward depending on the type of reward chosen. Some program partners and earning activities require a person to be at least 18 years of age to be eligible to earn and/or redeem a reward.

See full Medibank Live Better rewards terms at medibank.com.au/livebetter/rewards/terms

How to find out more.

Health insurance can be complicated, that's why we've prepared a glossary of useful terms that you can view online at **medibank.com.au/glossary**

This information is current as at 6 February 2025 and subject to change from time to time. If you'd like to change your cover, please contact us on **132 331**. Membership of Medibank Private is subject to our Fund Rules and policies which we can change from time to time and are summarised in our Member Guide.

Medibank Private Limited ABN 47 080 890 259

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