Cover Summary

Medibank Gold 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 and specialist.

Here are the services that are Included 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	
Ambulance services-	✔
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.

Medibank does not pay towards cosmetic treatment.

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 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.

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 or lower your excess. 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.
	Pregnancy and birth.
	Continuous Positive Airway Pressure (CPAP)-type devices.

Excess.

This is the amount you pay towards your overnight hospital admission before we pay any benefits. Excess does not apply for same day hospital admissions. There are two excess levels on this cover; $250, $500.

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 in all areas.

Hospital Bonus.

This cover includes a Hospital Bonus to help pay for a range of approved hospital charges such as gaps for surgically implanted prostheses, high cost pharmaceuticals, boarder accommodation fees, aids and appliances provided on discharge and charges relating to non-contracted hospital out-of-pockets. Any member may claim Hospital Bonus benefits up to the maximum membership limit.

The bonus does not include payments towards medical gaps or your hospital excess. Entitlements apply 1 January each year.

Single membership	$100 limit per year
Couple/Family membership	$200 limit per year

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

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Private Room Promise.

If there isn't a private room available at a Members' Choice hospital, you may be entitled to receive $50 a night, for up to five nights per stay.

The following conditions apply to the Private Room Promise:

- You'll need to request a private room from the Members' Choice hospital at least 24 hours before your stay;
- You must provide supporting documentation to Medibank from the hospital about this request;
- You must be eligible to receive benefits for the treatment you received during your stay;
- Does not apply for same-day admissions or admissions for sleep studies, or where your doctor specifically requests a shared room for clinical reasons.

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.

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 $50 and travel costs are set at $0.15 per km. The total combined benefit payable for travel and accommodation is $100 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 chat online using My Medibank.

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.

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**.

^ 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 22 July 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