

Advans Hopitol mo Medikol

Hemia hemi samari blong ol sevis mo ol tritmen we mifala i save pem anda long insurens blong yu. Plis ridim gud mo kipim long wan sef ples blong wan fiuja refrens. Blong kasem moa save long insurens blong yu, lukluk long Member Guide blong yu we hem i wan samari blong ol rul mo polisi blong Fan blong mifala, o kolem mifala long 132 331.

Insurens long saed blong Hopitol

Hopitol cover hem i pat long insurens blong yu we mifala i save pem long saed blong eni fi blong ol sevis blong hopitol taem yu pas olsem wan praevet peisen.

Hemia ol seves blong hopitol we oli pat o oli no pat long insurens blong yu.

Ba yu stil pem fi blong sam samting we hem i ademap antap long amaon we mifala i save pem. Bifo yu mekem buking blong tritmen blong yu, kolem mifala blong askem ol fi we mifala i save pem mo hamas nao yu ba i pem.

Ol sevis we i pat	
Mekem i kam gud bakegen	✓
Sevis blong mentol helt long hopitol	✓
Tekem wan specel kea long wan man blong i stap kam gud taem hem i sik.	✓
Bren mo sistem blong ol nevs long bodi	✓
Ae (i no katarak)	✓
Sorae, nus mo trot	✓
Ol tonsil, adenoids mo grommets	✓
Bun, joen mo masel	✓
Operesen blong replacem gud ol joen blong bodi	✓
Kidni mo blada	✓
Ol pat blong bodi blong man blong mekem pikinini	✓
Sistem blong brekemdaon kakae	✓
Hernia mo appendix	✓
Operesen we oli mekem usum wan smol tube mo camera blong lukluk insaed long bel	✓
Sevis blong helt blong ol woman	✓
Lusum bebi mo kilim bebe	✓
Ol tritmen blong kansa chemotherapy, radiotherapy mo immunotherapy	✓
Hao blong tritme pen long bodi	✓
Skin	✓
Operesen long titi (helt saed)	✓
Manejem sik suga (i no inkludum ol insulin pam)	✓
Hat mo vascular sistem	✓
Lang mo jes	✓
Blad	✓
Bak, nek mo spaen	✓
Operesen blong stretrem mo bildimbak pat blong bodi we i nidim (helt saed)	✓
Operesen blong tut*	✓
Operesen blong podiatric (we wan rejista podiatric sejen i mekem)*	✓
Operesen blong putum masin divaes blong sorae	✓
Ol katarak blong ae	✓
Operesen blong jenisim joen blong bodi	✓
Masin blong sik blong kidni we i no wok gud	✓
Woman i gat bel mo i bonem bebi	✓
Sevis we oli helpem blong mekem man mo woman blong gat bebi outsaed long bodi	✓
Operesen blong lusum weight blong bodi i go daon	✓
Ol pam blong insulin	✓
Tritmen blong kontrolem pen wetem wan masin divaes	✓
Test blong recordem ol sistem long bodi team yu slip	✓

* Sapos yu pas tru long operesen long saed blong tut (dentol) we wan dentis i mekem i no wan medikol praktisona, bae mifala i pem long saed blong fi blong hopitol nomo. Sapos wan medikol praktisona i mekem operesen blong yu mo oli raetem 'MBS item' long bil blong operesen ia, bae mifala i pem ol fi blong hopitol mo medikol.

* Sapos yu pas tru long operesen long saed blong leg mo fut (Podiatric), bae mifala i pem long saed blong ol fi blong hopitol nomo. I nogat eni MBS item long ol operesen blong leg mo fut (podiatric). Hem i minim se anda long seksen blong Hopitol long insurens, mifala i no save pem ol fi blong wan podiatric sejen mo maet yu mas pem bigfala mane blong kavremap fi ia.

Wanem i minim?

Sevis we hem i pat

Wan sevis we hem i pat long insurens we mifala pem benefit team yu stap ova long naet mo long sem mak dei olsem hopitol akomodasen, intensiv kea, mo medical seves, team wan valid Medicare Benefits Schedule (MBS) item oli putumaout long bil.

Ol Nomol Sevis mo ol Sapot Sevis

I gat samfala naba blong Medicare Benefits Schedule (MBS) item we oli pat long insurens blong yu blong sapotem ol seves anda long insurens we mifala mbae pemaout. Hemia i save inkludum ol konsaltesen long hopitol mo samfala skan, tes mo ol anaesthetics meresin we oli pat long tritmen blong yu long hopitol.

Ol sevis blong ambulens

Ol imejensi seves blong ambulens oli stap long enitaem mo long evriples long Ostrelia. Seves blong ambulens o transpot blong kasem hopitol hem i blong ol taem we yu mas kasem medikol help hariap from yu no save faenem narafala wei blong kasem hopitol from helt kondisen blong yu.

Ol dipatmen blong aksiden mo imejensi long ol pablik hopitol

Sapos yu nid blong pas long wan pablik hopitol long saed blong dipatmen blong aksiden o imejensi, bae mifala i save pem fulwan long 100% fi blong fasiliti we hopitol i jajem taem yu pas long dipatmen ia.

Fi ia maet hem i no inkludum ol medikol sevis we oli givim mo yu mas pem long own mane blong yu ol fi blong samfala sevis olsem x-ray, blad test mo narafala fi blong dokta we hem i ademap antap long amaon we mifala i save pem.

Bae mifala i no pem eni kosmetik tritmen o sevis sapos oli nogat MBS item long bil blong hem. Anda long seksen blong Hopitol long insurens blong yu, mifala i no save pem benefit blong ol meresin we oli no listim long PBS (Pharmaceutical Benefits Scheme). Maet yu mas pem bifala mane sapos yu nidim ol meresin we i gat bigfala praes blong hem, olsem long saed blong tritmen blong kansa (tritmen blong kansa).

Insurens blong yu hem i inkludum ol medikol sevis we wan dokta i givim mo oli listim insaed long Medicare Benefits Schedule (MBS) blong gavman. MBS hem i wan lis blong ol medikol sevis mo ol fi we kam wetem. Mifala i pem 125% blong ol MBS fi blong:

- general practisionia (GP) konsaltesen wetem wan dokta
- ol narafala medikol sevis we oli givim long yu aotsaed long hospital (exampol olsem ol speselis, pathology mo x-ray)
- ol medikol sevis we oli givim long hospital olsem pat blong wan sevis (exampol olsem, fi blong sejen mo anaesthetist fi)
- ol 'allied' helt sevis we oli putum lon bill wetem wan MBC item namba (exampol olsem, ol jek blong ae, sevis long saed blong ol sik we i stap longtaem mo manejmen plan blong mentol helt).

Yu mas pem long dokta eni difrens bitiwini benefit we miflala i pem mo stret fi we dokta i chargesem.

Sendem man i gobak long hom kantri blong hem.

Sapos yu o wan narafala man o woman anda long membasip blong yu i kasem wan series disabiliti o medikol kondisen we i yu sik nogud, folem wan asesmen blong mifala, mo i mekem se yu o hem i mas gobak long hom ples, bae mifala i save arenjem mo pem praes blong travel wetem medikol supavisen we i nidim.

Sapos i hapen se yu o hem i ded, bae mifala i pem praes blong sendem bodi blong yu o hem i gobak long hom ples.

Bae mifala disaed long hamas blong pem blong sendem bodi i gobak long hom ples.

I gat ol rul we yu mas folem, inkludum wan taem we yu mas wet bifo yu save yusum insurens blong yu. Kolem mifala long 132 331.

Impoten infomesen long saed blong insurens blong yu long Hospital mo Medikol.

Taem we yu mas wet bifo yu yusum ol sevis blong mifala

Yumi mas folem wan waiting period taem yu joenem Medibank, o sapos yu jenisim insurens blong yu blong ademap sam niufala o difren sevis. Bae mifala i no pem eni benefit long ol samting we yu pem o eni sevis we yu yusum taem yu stap long waiting period ia.

Yu stap muvaot long wan narafala kampani blong insurens i kam long mifala?

Sapos yu muvaot long wan narafala kampani blong insurens long Ostrelia mo yu joenem Medibank bifo long tu manis i pas, mo sapos yu bin mekem waiting period wetem narafala kampani ia, i no nid blong yu mekem bakegen wetem Medibank.

Rul blong tekemaot waiting period afta long aksiden

Sapos yu mas wet long tu manis blong kasem wan sevis o tritmen anda long insurens blong Hospital blong yu, maet oli save tekemaot waiting period sapos yu bin kasem wan aksiden afta we yu karem insurens ia.

Taem we yu mas wet bifo yu yusum ol sevis blong mifala	
1 nogat	Ol sevis blong ambulens
	Ol medikol sevis we i no stap long hospital (exampol olsem, blong luk wan dokta).
	Eni niufala helt kondisen we i mekem se yu mas pas long hospital blong kasem tritmen.
2 manis	Ol sevis long hospital long saed blong mentol helt, Rehabilitation mo Palliative care (inkludum eni helt kondisen we yu gat finis).
12 manis	Ol helt kondisen we yu gat finis
	Wan sik o wan helt kondisen we yu bin gat blong sikis manis bifo long taem yu karem insurens ia - bae mifala i karem wan medikol praktisona blong disaed long hemia.
	Woman i gat bel mo i karem bebi.
	Ol divaes masin blong usum blo kipim mout i open taem yu slip Continuous Positive Airway Pressure (CPAP).

Hao blong mekyus long insurens blong Hospital we yu gat.

Jusum wan hospital.

Mifala i gat koneksen wetem plante long ol praevet hospital mo dei sejeri long Ostrelia - mifala kolem se ol Members' Choice hospitals. Sapos yu yusum wan Included sevis long wan Members' Choice hospital, bae mifala i pem fi blong yu slip long naet o pas long dei nomo long hospital long wan rum we yu serem o hem i praevet, long intensif kea, long opereting teata mo long labour ward. Nomoli bae yu benefit moa sapos yu pas long wan Members' Choice hospital bitim yu pas long wan narafala praevet hospital we oli no listim, sapos we sevis we yu risivim hem i pat long insurens blong yu.

Blong lukaotem wan Members' Choice hospital we i klosap, go long medibank.com.au/memberschoice. Ol Members' Choice hospitals oli stap jenisim samtaem mo oli no stap long evri ples.

Sapos yu kasem tritmen long wan narafala hospital blong wan sevis we hem i pat long insurens blong yu, bae mifala i pem nomo ol smol amaon mo maet yu mas pem bigfala mane.

Taem yu kasem tritmen olsem wan praevet peisen long wan pablik hospital blong wan sevis we hem i pat long insurens blong yu, bae mifala i pem ol fi blong yu slip long hospital o yu pas long dei nomo, mo tu long intensif kea, long opereting teata mo long labour ward. Mbae mifala i pem fi blong fasiliti long taem yu pas long dipatmen blong aksiden mo imejensi long wan pablik hospital, mo tu ol medikol sevis we yu risivim long ol ples ia.

Meresin anda long Pharmaceutical Benefits Scheme (PBS).

Mbae mifala i pem praes blong ol meresin we oli givim olsem pat long tritmen blong yu long hospital sapos hem i pat long wan sevis anda long insurens blong yu. Be bae mifala i didaktem wan kontribusen amaon fastaem. Wan kontribusen amaon hem i wan mane we yu mas pem long saed blong ol meresin we insurens i kavremap, mo hem i folfolem PBS co-payment we oli stap apdetem evri yia.

Insurens blong Hospital blong yu i no kavremap praes blong ol meresin we oli no listim i stap long PBS. Maet yu mas pem bifala mane sapos yu nidim ol meresin we i gat bigfala praes blong hem, olsem long saed blong tritmen blong kansa (trimen blong kansa).

Blong jusum wan dokta o speselis.

Yu save jusum wan dokta o speselis blong yu taem yu stap long hospital olsem wan praevet peisen.

Ol medikol divaes mo pat blong bodi.

Mbae mifala i pem smol amaon blong wan sevis we hem i pat long insurens blong yu sapos oli listim long list ia: Prescribed List of Medical Devices and Human Tissue Products blong gavman blong Ostrelia.

Ol divaes masin blong usum blo kipim mout i open taem yu slip Continuous Positive Airway Pressure (CPAP).

Wan memba i save risivim wan amaon kasem \$550 blong evri 5 yia blong hem i save haerem o pem wan divaes we oli apruvum.

I gat ol rul we i apply, jekem long Member Guide blong yu.

Kasem Helt Sapot long enitaem long 24/7.

Ol memba blong Medibank helt insurens i save toktok long wan nes o wan mentol helt woka we i rejista mo hem i fri nomo.# Toktok tru long fon o long onlaen wetem 24/7 Medibank Nurse Support mo 24/7 Medibank Mental Health Support. Kolem 1800 644 325 o toktok long onlaen tru long My Medibank.

Manejem akaon blong yu long onlaen wetem My Medibank.

Yu save apdetem ol infomesen blong yu, jekem insurens blong yu se i kavremap wanem, mekem wan peimen, mo mekem plante moa samting. My Medibank i letem yu blong manejem helt insurens blong yu long enitaem mo long eniples.

Long wan gud saed se hem i tekem tu minit nomo blong saenap long My Medibank, long medibank.com.au/members

Mo tu yu save daonlodem Medibank app long smatfon blong yu. Bae yu mekem wan sej long Medibank long app stoa o go long medibank.com.au/mobile

Live Better.

Live Better hem i stap givim enkarajmen mo hem i stap sapotem ol pipol blong mekem laef blong olgeta i moa gud mo i moa helti. I gat ol infomesen mo ol gaed long saed blong laefstael, helt, ol ofa blong ol memba, ol kos mo plante moa. Go long medibank.com.au/livebetter blong faenemaot moa.

Maet yu mas pem samfala fi mo mekem ol 'waiting period' long samfala sevis we oli riferem.

Kontaktem mifala fastaem.

Jekem wetem mifala fastaem.

Sapos i posibol, i gud blong yu kolem mifala fastaem bifo yu mekem wan buking o yu kasem wan tritmen from se mifala i save talemaot long yu hamas nao mifala i save pem mo hamas nao yu mas pem.

Hem i gud blong yu save ol fi we yu mas pem bifo yu pas long hospital mo yu luk ol dokta (inkludum sejen, asisten sejen mo anaesthetist).

Impoten infomesen.

Sapos i gat wan taem we yu karem ful Medicare entaetolmen o visa stetis blong yu i jenis (olsem sapos yu kam wan pemanen residen), maet insurens blong yu i nomo stretwan blong yu mas karem. Plis letem Medibank i save sapos eni samting i jenis long saed blong situesen blong yu.

Oli stap apdetem Samari blong insurens ia samtaem. Yu save daonlodem letes vesen blong My Medibank long medibank.com.au/members

Hao blong kasem moa infomesen.

Samtaem helt insurens hem i no isi blong andastanem, mekem se mifala bin priperem wan 'glossary' we hem i talemaot mining blong ol wod. Yu save luk long websaet ia: medibank.com.au/glossary

Infomesen ia hem i stretwan folem deit blong 1 Epril 2026 be hem i save jenis samtaem. Sapos yu wantem jenisim insurens blong yu, plis kontaktem mifala long **132 331**. Taem yu kam wan memba blong Medibank Private yu mas folem ol rul blong Fan mo ol polisi blong mifala we mifala stap jenisim samtaem mo oli givim wan samari long Member Guide.

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