

Hia em i wanpela samari bilong ol sevis na tritmen we Kava bilong yu i save givim. Plis ritim gut na putim long wanpela gutpela/seiv hap long yu yusim long bihain taim. Long kisim gutpela save long hau 'Kava' bilong yu i wok, lukim 'Gait bilong Memba' bilong yu, we em i wanpela samari bilong ol 'Ol Rul bilong Moni' na Polisi bilong mipela, o ringim mipela long: **132 331**.

### Haus Sik Kava.

Haus Sik Kava i ken baim ol sevis yu kisim taim yu go insait long haus sik na kisim tritmen olsem wanpela praivet sikman.

**Hia em ol sevis bilong haus sik we i stap insait o i no stap aninit long Haus Sik kava bilong yu.**

**Yu ken baim yet ol ekspens long poket moni bilong yu yet na i winim mani mipela i save baim. Pastaim long yu bukim tritmen bilong yu, ringim mipela long painimaut ol benefit yu ken kisim, na ol sas o ekspens yu inap baim long poket moni bilong yu yet.**

Ol sevis we i stap insait	
Rihabilitesen	✓
Ol sevis bilong Sikiatrik (sik bilong tingting) long haus sik	✓
Paliativ Kea (spesel medikel kea bilong ol manmeri i gat bikpela sik, we i lukluk long givim helpim long ol hevi bilong sik, pen, na hevi bilong bodi o bel)	✓
Bren na nev sistem	✓
Ai (i no ol katarak)	✓
Yau, nus na nek	✓
Tonsils (tupela raupela, mit samting long baksait bilong nek bilong yu), adenoits (ol liklik hap bilong tisu we i stap long nek bilong man baksait long nus) na ol grommet (ol liklik ring o ailet ol i wokim long ain, raba, o plastik we ol i putim insait long wanpela hul insait long liklik samting (olsem laplap, plastik, o ain)	✓
Bun, join na masol	✓
Ol wok bilong stretim ol join	✓
Kidni na bleada	✓
Riprodatif sistem bilong man	✓
Sistem bilong daunim kaikai	✓
Hernia na apendiks	✓
Gastrointestinal endoskopi (wanpela seif, non-operesen prosedur we i larim dokta long lukluk insait long 'digestive tract' bilong yu long yusim wanpela liklik, fleksibel paip we i gat lait na liklik kamera).	✓
Gaenakoloji (Save bilong lukautim helt bilong ol meri)	✓
Hevi bilong nupela pikinini i dai long bel na meri i rausim pikinini long bel	✓
Kemoterapi, radioterapi na imunoterapi bilong sik kensa	✓
Pain menejemen	✓
Skin	✓
Operesen bilong susu (operesen we dokta i mas kamap)	✓
Menesmen bilong sik daiabitis (i no wantaim ol insulin pam)	✓
Hat na sistem bilong rot bilong blut	✓
Lang na bros	✓
Blut	✓
Baksait, nek na bun bilong baksait	✓
Operesen bilong stretim bodi o skin (operesen we dokta i tok mas kamap)	✓
Operesen bilong tit	✓
Operesen bilong lek (we wanpela regista dokta bilong lek i save givim)+	✓
Putim ol masin o samting bilong harim tok insait long bodi	✓
Katarakt (wanpela hap we i gat klaut na i save kamap insait long glas bilong ai, na i save pasim lait long go insait klia na i save mekim ai i no inap lukluk gut o i no klia tumas)	✓
Senisim ol join	✓
Daialisis o Medikol tritmen bilong kidni i no wok moa	✓
Meri i Bel na karim pikinini	✓
Ol sevis bilong helpim wok bilong karim pikinini	✓
Operesen bilong daunim hevi bilong bodi	✓
Ol pam bilong Insulin	✓
Menesmen bilong pen wantaim masin	✓
Ol stadi bilong slip	✓

### Em i minim wanem samting

**Sevis i stap insait**  
Wanpela sevis we i stap insait em i sevis we mipela i save baim ol benefit bilong slip long haus sik long nait na long wankain de, intensive kea, na ol medikel sevis, taim ol i baim wanpela gutpela Skedul bilong Medikea Benefit (MBS) samting.

**Ol wok bilong sapatim/helpim**  
I gat sampela samting bilong Medikea Benefit Skedul (MBS) we bai stap insait tu long sapatim ol sevis aninit long dispela kava we ol i mas baim wanpela benefit. Dispela i ken i gat ol samting olsem ol konsaltesen insait long haus sik na sampela wok bilong sken, ol tes na marasin bilong daunim pen we i save kamap taim yu go stap insait long haus sik.

**Ol sevis bilong ambulens**  
I no gat mak bilong imejensi ambulens sevis long olgeta hap bilong Australia. Long ambulens i kam o kisim ol sik manmeri i go long haus sik we ol i mas kisim kwik helpim na sik kondisen bilong yu i no inap long kisim yu long narapela hap.

**Pablik Haus Sik Eksiden na Imejensi Dipatmen**  
Sapos yu laik go long wanpela eksiden na imejensi dipatmen pablik Haus Sik, mipela bai baim 100% bilong olgeta 'fasiliti fi' we haus sik i save sasim long go long eksiden na imejensi dipatmen bilong ol.  
Dispela fi i no inap long inkludim olgeta medikal sevis we ol i givim na ol samting we yu yet i mas tromoi olsem ol x-rei, tes bilong blut na ol narapela sas we dokta i putim antap long benefit we mipela i save baim.

Mipela i no save baim ol kosmetik tritmen o sevis sapos yu no gat wanpela MBS samting. Aninit long Haus sik kava bilong yu, mipela i no save baim ol benefit i go long ol marasin we i no stap long PBS (Pharmaceutical Benefits Scheme), Skim bilong ol benefit bilong marasin. Yu ken tromoi bikpela mani long poket bilong yu yet sapos yu nidim ol marasin we i gat bikpela prais, olsem ol marasin we ol i save yusim long 'onkoloji' (tritmen bilong kensa).

I go het long narapela pes

^ Long operesen bilong tit we dentis i mekim na i no wanpela medikol dokta mipela i save baim, mipela i peim ol benefit i go long haus sik tasol. Sapos wanpela dokta i mekim operesen na ol i bilim wanpela samting bilong MBS, mipela bai baim ol benefit bilong Haus Sik na ol medikol sas.

+ Long operesen bilong lek, mipela i save baim ol benefit tasol long ol sas bilong Haus Sik. I nogat ol MBS samting bilong operesen bilong lek. Dispela i min olsem mipela i no save baim wanpela benefit long ol fi bilong dokta bilong lek aninit long haus sik kava na yu inap long baim bikpela mani long poket bilong yu yet.

## Medikol Kava.

Kava bilong yu i gat ol benefit bilong ol medikol sevis we dokta i givim, we i stap insait long Medikea Benefit Skedul (MBS) bilong gavman. MBS em i wanpela lista bilong ol medikol sevis na ol fi bilong en. Mipela i save baim 125% bilong MBS fi bilong:

- ol konsaltesen bilong jeneral dokta
- ol narapela medikol sevis we ol i save givim arasait long haus sik (olsem ol speselis, 'patoloji' na 'x-rei'), tasol ol sevis bilong kisim bel na karim pikinini na sevis bilong helpim riprodaktiv
- ol medikol sevis insait long haus sik we ol i givim olsem hap bilong wanpela sevis we i stap insait (olsem fi bilong dokta na anestetis)
- ol helt sevis we i gat MBS namba (olsem sekim ai na ol sevis we i go wantaim ol sik we i save stap longpela taim na ol plen bilong lukautim helt bilong tingting).

Yu mas baim arapela fi we i no stap olsem benefit we mipela i save baim na fi we dokta i save sasim.

## Repatriesen.

Sapos yu o wanpela man o meri insait long membasip bilong yu i gat bikpela hevi long laip bilong em o wanpela bikpela sik, olsem mipela i makim, na em i mas go bek long as kantri bilong em, mipela i ken stretim na baim fi/kos bilong wokabaut/trevol wantaim stretpela medikol supavisen.

Sapos wanpela man i lusim laif, mipela bai baim kos bilong bringim bodi bilong yu o narapela manmeri i stap insait long membasip bilong yu i go bek long as kantri bilong ol.

Provisen bilong wanpela benefit bilong go bek long ples (ripatriesen) bilong em i stap long laik na tingting bilong mipela.

Ol kondisen i stap, wantaim taim bilong wet, ringim mipela long 132 331.

## Ol samting yu mas save long en long Haus sik na Medikol kava bilong yu.

### Ol taim bilong wet.

Taim bilong wet i save kamap taim yu joinim Medibank, o senisim kava bilong yu long putim ol nupela o apgred sevis. Mipela bai no inap baim ol benefit bilong ol samting yu baim o ol sevis yu kisim taim yu stap insait yet long taim bilong wet.

### Yu laik senisim helt insurens kampani?

Yu i no inap long sevim gen ol taim bilong wet sapos yu joinim Medibank insait long tupela mun bihain long yu lusim helt insurens kampani bilong yu long Australia bipo, na yu bin sevim pinis taim bilong wet long dispela sevis.

### Weiva bilong taim bilong wet long eksiden o birua.

Sapos tupela mun bilong wet taim i kamap long wanpela sevis o tritmen aninit long Haus sik kava bilong yu, ol i ken rausim long ol kleim we i kamap long wanpela eksiden o birua we i kamap bihain long yu joinim dispela kava.

Taim bilong wet	
Nogat taim bilong wet	Ol sevis bilong ambulens.
	Ol medikol sevis outsait long haus sik (olsem ol GP konsaltesen).
	Tritmen bilong ol sik o kondisen we i gat nid long stap long haus sik tasol em ol kondisen we ol wokmanmeri long haus sik ino ting i stap pinis.
Tupela mun	Ol sevis bilong ol sik bilong tingting long haus sik, Rihabilitesen na Paliativ kea (inkludim ol dispela we i gat ol sik i stap pinis).
Twelvpela mun	<b>Ol kondisen i stap pinis</b> Wanpela sik, sik o kondisen we, long tingting bilong wanpela dokta we mipela i makim, ol sain o mak bilong en i bin stap long wanem taim insait long sikispela mun we i pinis long de we yu bin kisim insurens aninit long polisi o senisim kava bilong yu.
	Meri i gat bel na karim pikinini.
	CPAP (Masin bilong helpim man inap pulim win)

## Inapim wok bilong Haus Sik kava bilong yu.

### **Makim wanpela haus sik.**

Mipela i gat ol arenjmen wantaim planti ol praivet haus sik na ol de operesen long Australia - ol i kolim ol olsem ol haus sik bilong “Membra Sois” o haus sik we ol memba yet i makim long en. Long wanpela sevis we i stap insait long wanpela haus sik bilong “Membra Sois” o ol haus sik we ol memba yet i makim long en, mipela bai baim kos bilong slip long haus sik long wanpela nait na long wankain de insait long wanpela rum we ol i serim o praivet, Intensiv Kea, fi bilong Tieta na fi bilong Leba Wod. Yu bai kisim gutpela sas sapos yu go long wanpela Memba Sois haus sik winim wanpela Non-Memba. Sois praivet haus sik i givim sevis yu kisim i stap aninit o insait long kava bilong yu.

Long painim ol Haus Sik i stap insait long lista bilong “Membra Sois” o ol haus sik we ol memba yet i makim na i stap arere long yu, go long: [medibank.com.au/memberschoice](https://medibank.com.au/memberschoice). Ol haus sik bilong “Membra Sois” o “ol Haus Sik we ol memba yet i makim” i save senis long wanwan taim na i no stap long olgeta eria.

Sapos yu kisim tritmen long wanpela praivet Haus Sik i no stap long Memba Sois, Choice praivet haus sik long wanpela sevis we i stap insait long en, mipela bai givim liklik benefit na yu ken rausim bikpela mani long poket bilong yu yet long inapim ol sas.

Taim ol i tritim yu olsem wanpela praivet sikman insait long pablik haus sik long wanpela sevis we i stap insait long Kava bilong yu, mipela bai baim kos bilong slip long wanpela nait na long wankain de insait long wanpela rum we ol i serim o praivet, intensif kea, fi bilong ‘Tieta’ na fi bilong ‘leba wod’. Mipela bai baim tu kos bilong ol pablik haus sik eksiden na imejensi fasiliti fi, na tu ol benefit bilong ol medikol sevis ol i kisim long ol eksiden na imejensi o outpesen dipatmen bilong ol.

### **Medikesen o Marasin yu kisim long Skim bilong ol Pametikal Benefit (Pharmaceutical Benefits Scheme - PBS)**

Mipela bai baim kos bilong ol marasin we yu ken givim olsem mak bilong tritmen bilong yu long haus sik long wanpela sevis we i stap insait long Kava bilong yu, bihain long ol i rausim mani bilong kontribusen. Wanpela kontribusen moni em i wanpela moni we yu mas baim long kos bilong wanpela marasin we yu ken baim, we i stap wantaim Skim bilong ol Pametikal Benefit PBS ko-pemen na i save indeksim long olgeta yia.

Haus sik kava bilong yu i no gat ol benefit bilong ol marasin we i no stap long Skim bilong ol Pametikal Benefit PBS. Dispela i min olsem yu ken i baim bikpela moni long poket bilong yu yet sapos yu nidim ol marasin we i no gat PBS olsem ol marasin we ol i save yusim long ‘onkoloji’ (kensa tritmen).

### **Yu ken makim dokta o speselis bilong tritim yu.**

Yu ken makim dokta o speselis bilong yu taim yu kisim tritmen long haus sik olsem wanpela praivet sikman.

### **Ol medikol divais na ol samting bilong bodi bilong man.**

Long wanpela sevis we i stap insait long Kava, mipela bai baim liklik benefit olsem i stap insait long lis bilong ol Medikol Divais na ol prodak bilong bodi bilong man, bilong Gavman bilong Australia.

### **CPAP (Ol masin bilong helpim man inap pulim win)**

Inap long \$550 benefit long wan wan memba long olgeta faivpela yia long baim o baim wanpela masin we ol i givim tok orait long en.

Ol kondisen i stap, yu ken lukim long Memba Gaid bilong yu.

### **24/7 Helt sapot**

Ol memba bilong Medibank helt insuren i ken toktok wantaim wanpela nes o wanpela profesenel bilong helt bilong tingting na i nogat sas long en.#

Toktok long fon o long intanet wantaim 24/7 Medibank Nes Sapot na 24/7 Medibank Mental Helt Sapot.

Kol long 1800 644 325 o toktok long intanet yusim My Medibank.

### **Menejim akaun bilong yu onlain wantaim My Medibank.**

Sekim ol ditel bilong yu, sekim wanem samting i stap insait long kava bilong yu, mekim peimen na moa. Medibank bilong mi i larim yu long menesim helt kava bilong yu long wanem hap na wanem taim yu laikim long en.

Gutpela samting tru, em i kisim tupela minit tasol long sainim My Medibank, long [medibank.com.au/members](https://medibank.com.au/members)

Yu inap tu long daunlodim Medibank ap long smatfon bilong yu. Painim tasol Medibank long ap stua bilong yu o go long [medibank.com.au/mobile](https://medibank.com.au/mobile)

### **Live Better (Gutpela Laif)**

“Live Better o Gutpela Laif” i save givim strong na motivesen long helpim ol manmeri long stap gutpela na helti laip. Em i pulap long ol laipstail gaid, helt infomesen, ol memba ofa, ol kos na planti moa. Lukim/visitim [medibank.com.au/livebetter](https://medibank.com.au/livebetter) long lainim moa.

# Sampela sevis we ol i salim yu i go long en i ken igat ol kos we yu yet i mas baim long poket moni na tu yu ken stap insait long wet taim.

## **Yu ken toktok wantaim mipela pastaim.**

### **Sekim mipela long moa infomesen.**

Sapos yu inap pastaim long yu bukim o kisim tritmen, yu mas ringim mipela long askim mipela long ol benefit yu ken kisim na ol samting yu ken baim long poket moni bilong yu yet.

Em i gutpela tu long tok klia long ol hamas moni i kamaut long poket bilong yu yet bifo long yu i go long haus sik na ol dokta (olsem dokta bilong katim man, helpim dokta bilong katim man na dokta bilong mekim man i slip long taim bilong operesen).

## **Ol bikpela o impoten infomesen.**

Sapos long wanpela taim yu kisim ful Medikea entaitolmen o visa status bilong yu i senis (olsem, ol i givim yu pemanen residensi), dispela kava i no inap moa long yu yusim. Plis toksave long Medibank sapos sampela samting long yu i senis.

Dispela Kava Samari i ken senis wanwan taim. Yu ken daunlodim nupela vesen long My Medibank bilong yu long [medibank.com.au/members](https://medibank.com.au/members)

## **Hau long painimaut moa.**

Helt insurens i ken kamap hat, olsem na mipela i redim wanpela gloseri bilong ol sampela yusful wod we yu ken lukim long intanet long [medibank.com.au/glossary](https://medibank.com.au/glossary)

Dispela toksave i nupela na stap nau long 1 Epril 2026 na i ken senis long wanwan taim. Sapos yu laik senisim kava bilong yu, plis kontaktim mipela long **132 331**. Membasip bilong Medibank Praivet i stap aninit long ol Rul billong Moni na polisi bilong mipela we mipela i ken senisim long wanwan taim na i stap insait long Momba Gaid bilong mipela.

Medibank Praivet Limitet ABN 47 080 890 259