

Hemia hemi samari blong ol seves 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 hao insurens blong yu i wok lukluk long Memba Gaed, we hem i wan samari blong ol Fund Ruls mo polisi blong mifala, o kolem mifala long 132 331.

### Insurens long saed blong Hospital.

Hospital cava hem i save pem ol seves we yu kasem taem yu admit long hospital mo oli tritim yu olsem wan praevet paisen.

**Hemia i ol sevis blong hospital we oli pat o oli no pat anda long insurens cava blong yu.**

**Ba yu stil pem long own mane blong yu ol fi blong sam samting we hem 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 mas pem long own mane blo yu.**

Ol sevis we oli pat o oli no pat	
Mekem i kam bak gud bakegen	✓
Hospital blong tritim mo kivim seves long ol pipol we oli gat mentol helt long hospital	✓
Specel medikol kea blong ol man we oli gat ol strong sik blo oli kam oraet	✓
Bren mo sistem blong ol difren nevs long bodi	✓
Ae (i no katarak)	✓
Sorae, nus mo trot	✓
Ol tonsil, adenoids mo grommets	✓
Bun, joen mo masel	✓
Operesen blong stretem gud bakegen ol joen blong bodi	✓
Kidni mo blada (basket blong pispis)	✓
Ol pat blong bodi blong ol man blong mekem pikinini	✓
Sistem blong brekemaon ol kakae	✓
Hernia mo appendix	✓
Operesen we oli jekem insaed long bodi tru lo wan tube we oli putum lo has o tru long throt	✓
Sevis blo jekem helt blong ol woman long saed blong ol sik we ol woman oli gat tru lo riprodaktiv sistem blong olgeta	✓
Lusum bebi mo kilim bebi	✓
Ol tritmen blong kansa*	✓
Hao blong kontrolem pen	✓
Skin	✓
Operesen long saed blong titi (nidim long saed blong helt)	✓
Hao blo manejem sik suga (i no inkludum ol insulin pam)	✓
Hat mo vascular sistem	✓
Lang mo jes	✓
Blad	✓
Bak, nek mo spaen	✓
Plastic operesen blong stretem mo bildimbak pat blong bodi we i nidim (nidim hemia from helt kea)	✓
Operesen blong tut†	✓
Podiatric operesen (we wan regista podiatric sejen i mekem)+	✓
Operesen blong putum ol elektrik masin blong sorae	✓
Ol katarak blong ae	✓
Operesen blong replacem bak tugeta joen blong bodi	✓
Long time tritment blong sik blong kidni we i save karemout sisit mo ol nara toti long bodi	✓
Woman we i gat bel mo i bonem bebi	✓
Medikol sevis we oli usum outsaed long bodi blong helpem wan man mo wan woman blong gat bebi	✗
Operesen blong lusum weight blong bodi go daon	✓
Ol pam blong insulin	✓
Tritmen blong kontrolem pen wetem wan masin	✓
Test blong jekem ol sistem long bodi blong yu taem yu slip	✓

\* Bae mifala i pem ol operesen long saed blong kansa sapos we oli listim i stap insaed long ol sevis we insurens blong yu i kavremap.

† Long saed blong operesen we wan dentis i mekem we i gud long wan medikol praktisionia, mifala i pem benefit igo long saed blong hospital fi nomo. Sapos wan medikol praktisionia i mekem operesen mo wan MBS item oli putum i kam long bil blong operesen ia, bae mifala i pem benefit blong hospital mo medikol fi.

+ Long saed blo operesen blong leg, ankle, mo fut (Podiatric), mifala i pem benefit long saed blong hospital fi nomo. I nogat eni MBS item long ol operesen blong leg, ankle, mo fut (podiatric). Hemia i minim se mifala ino pem eni benefit blo fi igo lo wan podiatri sajen anda long Hospital insurens mo hemia ba yu nomo i save pem wetem on mane blong yu blong kavremap fi ia.

### Hemi minim wanem?

#### Ol sevis we i pat

Wan sevis we hem i pat long insurens hemi wan seves we mifala i pem benefit igo long hospital sapos yu slip ova long naet mo long sem mak dei we i inkludum hopitol akomodasen, intensiv kea, mo ol narafala medikol seves we yu kasem, taem we wan valid Medicare Benefits Schedule (MBS) item oli putumaout lo bil.

#### Sevis we hem i no pat

Wan sevis we i no pat long insurens hemi wan sevis we mbae mifala ino save pem eni benefit igo long hem, mo hemia i inkludum eni narafala hospital akomodasen o ol medikol seves.

**Ol Nomol Sevis mo ol Sapot Sevis**  
I gat samfala MBS item we ba oli inkludum blong sapotem ol seves anda long insurens we mabe mifala save pem benefit. Hem i save inkludum ol konsaltesen long hospital mo samfala skan, test mo anaesthetics meresin we oli pat long tritmen blong yu long hospital.

**Ol sevis we Ambulance i kivim**  
Ol imejensi sevis blong ambulens we stap oltaem mo long evriples long Ostrelia. Sevis blong ambulens o transpot blong kasem hospital hem i blong ol taem we i save kivim ol medikol help quick taem from helt kondisen blong yu.

**Ol publik hopitol aksiden mo imejensi departmen**  
Sapos yu nidim blong attendem wan publik hospital aciden mo imejensi departmen, bae mifala i save pem fulwan 100% fi blong eni 'fasiliti fi' we oli jajem long hospital taem yu attendem ol aciden mo imejensi departmen blo olgeta.  
Fi ia maet hem i no inkludum long everi medikol sevis we oli givim mo ba yu pem long own mane blo yu ol fi blong samfala sevis olsem x-ray, blad tes mo narafala fi blong dokta we hem i ademap antap long amaon we mifala i save pem.

Mifala i no pem fi blong kosmetik tritmen o sevis sapos oli nogat wan MBS item long bil blong hem. Anda long Hospital insurens, mifala i no save pem ol benefit igo long ol ples blong meresin ('pharamceuticals') we oli no listim long PBS (Pharmaceutical Benefits Scheme). Maet yu gat wan bifala mane long poket blo yu blong pem ol samting sapos yu nidim ol meresin we praes hem i bigwan tumas, olsem olgeta we oli usum blong tritmen blong kansa ('oncology').

Insurens blong yu hem i inkludum ol benefit blong medikol seves we wan dokta i givim, we oli listim insaed long Medicare Benefits Schedule (MBS) blong gavman. MBS hem i wan lis blong ol medikol seves mo i kam wetem ol fi blong olgeta. Mifala i pem 100% blong ol MBS fi blong:

- general practisionia (GP) konsaltesen
- ol narafala medikol sevis we oli providem out long hospital (olsem speselis, pathology mo x-ray), be i no inkludum ol sevis long saed blong gat bel, bonem bebi mo helpem wan man mo woman blong save mekem pikinini outsaed long bodi
- ol medikol sevis we oli givim long hospital hemi pat blong wan sevis we oli inkludum long insurens (olsem exampol fi blong sajen mo anaesthetist)
- ol 'allied' helt sevis we oli putumout lo bil wetem wan MBC item namba (olsem exampol jekem ae, mo ol narafala seves long saed blong ol sik we oli stap longtaem mo manejmen plan blong mentol helt).

Yu mas pem eni defrens bitwin benefit we mifala i pem mo stret fi we docta i chargesem.

## **Sendem man i go bak lo 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 nogud, tru long dicisen blong mifala, mo hemi nidim blong mas gobak long home kantri, bae mifala i save arenjem mo pem ol costs blong travel wetem ol medikol supavisen we i nidim (kasem wan amaon blong \$100,000).

Long saed blong wan ded, bae mifala i pem praes blong sendem i gobak long hom long kantri ded body ia o eni wan we i stap lo membasip i go bak long hom kantri (kasem wan amaon blong \$10,000).

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

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

## **ol impoten infomesen yu nidim blong save long saed blong Hospital mo Medikol cava blong yu.**

### **Taem we yu mas wet bifo yu yusum ol sevis blong mifala.**

Wan waiting period hemi apply taem we yu joenem Medibak, o team yu jenisim insurens blong yu blong ademap wan niu or wan seves we i mo high. Bae mifala i no save pem eni benefit long eni samting we yu pem o seves we yu kasem taem yu stap long wan waiting period.

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

Yu no nidim blo reservem wan waiting period sapos yu joinem Medibank long tu manis i pas bifo yu move out long Ostrelia heth insurer, from yu bin mekem wan waiting period blong seves ia finis.

### **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 joinem insurens ia.

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

<b>1 nogat</b>	Ol sevis blong ambulens.
	Ol medikol sevis we i no stap long hospital (e.g olsem blong luk wan dokta).
	Eni niufala helt kondisen we i mekem se yu mas pas long hospital blong kasem tritmen.
<b>2 manis</b>	Ol sevis long hospital long saed blong mentol helt, Rehabilitation mo Palliative care (inkludum eni helt kondisen we yu gat finis).
<b>12 manis</b>	<b>Ol helt kondisen we yu gat finis</b> 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 bonem bebi.
	Ol masen devaes we oli usum blong tritim ol brething disoda (CPAP)- type devaes.

## Usum gud ol Hospital insurens blong yu.

### **Jusum wan hospital.**

Mifala i gat koneksen wetem plante long ol praevet hospital mo dei sejeri long Ostrelia - mifala kolem olgeta olsem 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 finem wan Members' Choice hospital we i klosap, go long [medibank.com.au/memberschoice](http://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 out lo own mane blo yu.

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).**

Bae 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. I minimi se 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 ol pat blong bodi**

Pat blong ol seves blong insurens, mbae mifala i pem wan smol amaon blong benefit olsem oli listim insaed long Australian Government's Prescribed List of Medical Devices and Human Tissue Products.

### **Ol masen devaes we oli usum blong tritim ol brething disoda (CPAP)- type devaes.**

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 oli apply, jekem Member Guide blong yu.

### **Helt Sapot long enitaem 24/7**

Ol memba blong Medibank helt insurens i save toktok long wan registered nes o wan mentol helt woka blong 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.

Mo wan gud samting se hem i tekem tu minit nomo blong saenap long My Medibank, long [medibank.com.au/members](http://medibank.com.au/members)

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](http://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 gaed long saed blong laefstael, helt, ol ofa blong ol memba, ol kos mo plante moa. Go long [medibank.com.au/livebetter](http://medibank.com.au/livebetter) blong faenemaot moa.

# Samfala seves fi maet ba i nidim blo yu pem long own mane blong yu hemia apply kam lo ol waiting period ia.

(i gohed long nekis pej)

## **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 long own mane long yu.

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 stedis 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](https://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](https://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 (Fund Rules) mo ol polisi blong mifala we mifala stap jenisim samtaem, mo oli givim wan samari long Member Guide.

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