

Medibank - Ea d'bwein magur ngabuna Pacifikas, buokera mwe dedein pumwe'n ibuin imin ngana e'towe earuk.

Ngane ibuin puok ngana godow epoa mwana eoiyaw. Kongaw wo nim reitsinei kor mwe wo ngayow ino mo engun dogun ijaman. Ian enim metuwaw etaman an magur mungana oiyaw wam, wo nan aea marana dabuk buokem, inan panaw memag edogor oa gona ringei kama ean numpa **132 331**.

Puok burnum oiyaw - ea Earuk

Pumwe'n earuk, gonan e'pumwe gadabeyem iat earuk ia wo mek mwe eko dedeim.

Ngane ngana puok atsin eat earuk ngana pumwe oa mungana awe wo nim pumwe.

Gona bet atsin ian am paget, pumwe'en ngana itagan ama pumwe. Ian oben am buokei bwein am aruk, doerera kama amo dogun wo nim gonan tsied ngea inan buokanuw mwe mungana astin eat paget.

Emagur ngana egadauw etsimine oa ekeow	
Buoken omamo bwe enim tuk omo	✓
Puok atsin eat Earuk ea emebina timine earukin tubura mwe kamarar	✓
Buogen omamo mwe obebe kamarar	✓
An jurung ekamarar, ekenimo mwe dorabat	✓
Eme (eo eme ngea jurung-cataracts)	✓
Ijungen, bodin, mwe teren	✓
Ian orom	✓
Ero, iburenana	✓
omamoen era	✓
Bwein ongot iat dorabat	✓
Ian burion eman	✓
Magur'n eyeiyi iat ije	✓
Jurung iat dorabat	✓
Bweit magur'n iat dorabat	✓
Wot en dogida	✓
Ibwijbwij oa akiranen ejeng	✓
Agamwe'n earuk oaio -eiya mwe akeya'n mwe abwien earuk.	✓
Iwudodua'n emaga	✓
Witsin	✓
Ejedayen oa (ia enim omamo earuk'n ikimwamwa)	✓
Iwudodua'n earukin ituga (mwe eo bwabweit magur)	✓
Diriko mwe an memari era	✓
Ian barran	✓
Era	✓
Erowin, teren, ren-erowin	✓
Ijeda dogun omamoen dorabat (Ia earuk ouge enim ouga).	✓
Ijeda'n imwi *	✓
Ejeda'n eana (eriring ngune atsin turun dogidan'n eana) +	✓
Omamoen bweinijongen	✓
Ijurung mem	✓
Iwuden era tekeo burun-nanam	✓
Dialesis dogun ia bakan-kidni	✓
Ijeng mwe gapudu-eoning	✓
Buogen emin teng karig	x
Ijeda dogut buriowen roe	✓
Bweit magur'n ituga	✓
Iwudodua'n emaga eoweat bweit magur	✓
Iwudodua'n mijimi	✓

Ikegen ian?

- Etsimine puok**
Etsimine bet puok pumwe'n dogun aibumin emeg iat earuk, rangaem iat earuk epoa gadabeyem memak mwe inan pumwe ia earuk bwirreyin epoa enim timine mwarana MBS.
- Imin ngana eab pumwe**
Imin ngana eab pumwe, ei imin ngana eko ian mwarana burnum bweit earuk oiyaw, tekei emeg iat earuk oa pumwe'en puok toto atsin eat earuk.

Ipuok ngana ang tsied
Etsimine puok burnum oiyaw - (Medicare Benefits Schedule) (MBS) ngea egonan bet puok epoa mungana puok ngea etsimine bet pumwe'n. Ngane inan metu bet dogun arowongaen amin iat earuk, tekei dogida mwe aeaen aragam ia wo mek iat earuk.

An magur Ambulance
Eko edaeiyen ngea an magur Ambulance ian Australia memak. An magur Ambulance ia enim onuwuwuw iat earuk, ia amin iat earuk enim iwudoduwaw iat gapwapur mwe ia ekeo bet emedena.

Earuk ngea wot engame memak owunun mwe idukurae ngana eapwur
Ia wo teng wo nim geidu iat earuk ngea bweida ea engame memak dogut idukurae ngea eapwur, ama inan pumwe memak earuk dogun aeora meta eikur dogut idukurae.
Bwita ama pumwe, eab metu pumwen memak wam erauk bwe inan timine ngana nan itawe pumwe. Tekei xray oa aeaen era, oa ia dogida ota pumwen mwe ouwaka bwita burnin ama pumwe.

Ama eo pumwe imin tekei omamoen iren tubum, imwi, mwem oa witsim ia ekeo bet ian mungana puok burnum oiya. Ian mwarana dabuch buokemie bweit iat Earuk, ama eab pumwe kogomwe ngana eko ian mwarana (Dabuch'n kogomwe - Pharmaceutical Benefits Scheme - PBS). Gona etsimine ngana ouwak awe wo nim pumwe ia wo nim kani ongum kagamwe bweit earuk tekei agame'n earuk eiya tekei canca.

* Ama inan pumwe earak'n canca mwe ejeda, ngune epoa bet mungana puok-burnum oiyaw.
 + Ia amin eat imwi (dental) enim eriring ejeda, mwe eo dogida (doctor) amin eat earuk, ama inan pumwe ita earuk. Ia eriring ejeda eow turit dogida amin eat earuk, mwe metan bwirr (bill) enim pumwe, ama inan pumwe ita earuk mwe ngana earuk bwirrey.
 + Ia enim ijedai-enana (Podiatric surgery) ama inan pumwe ita earuk. Ekeo an magur emebina amin toto puok dogut earuk ea amin ijedai-eana. Mwe ian ngune, ama eab pumwe bet earuk mwe itamo imin ngana ea dogida'n-eanana mwe inan tawen pumwe atsin am paget.

Buogen earuk burnum e'oiyaw.

Ngana oiyaw tekei boukem ea bwein am earuk ngana atsin turin dogida ngabuna timine egora iat edogor (MBS). Ngea MBS emeg memak ina mungana dedein ipuok mwe pumwe'n earuk. Ama pumwe memak (100%) ngana MBS chargei:

- arowongaen dogida earut earuk
- mwe puok atsin iat earuk tekei (dogida oa amin eat kogomwe ibuin) mwe eo towe amin ejeng, an pudu eoning, mwe itamo ngana towe buogen amin ijeng
- Iat eruk etoto puok emeg ian dogerin buogem ngea oiyaw tekei (pumwe'n dogida iat ejeda)
- Ia earuk bwirrei epoa wan MBS numpa tekei (aea mem oa earut earuk ngana oaiio tekei canca mwe earuk'n itub mwe kamarar.

Inan awe pumwe itamo ngea erenga atsin ean bwita wam ama pumwe mwe ngea dogida chargei.

Aredoanen bwion.

Ia awe oa tamo ion ngea meg epowaw ian bitune burnum oiyaw mwe arowonga earuk oaiio mwe idukurai, inan ama amamo memag riringen deidein dogun enim reda eben bwien. (Ipuok etoto inan egada aibu-erangan \$100,000).

Ia enim timine ima, ama inan riring ngea omo ea kamie mwe pumwe aredoanen bwien. (ngune puok etoto inan egada ata-erangan \$10,000).

Itamo ngea puok etoto mwe oiya kamie, ama inan kamararei.

Imin ngana wo nan arowonga tekei edaein ober, wo nan ringei kama ean numpa 132 331.

Imin ngana wo nim tsied dogun wam earuk mwe buogem ngea oiyaw.

Edaein ober.

Ngea edaein ober inan timinen ia awe ran Medibank oa iwud bwein buogem enim amatu ibuin puok ngana timeduw. Ama eab pumwe itamo imin ngana mwa erow oa ipouk mwa gona ngaga wo tuk ian bwita am daein ober.

Iwuden wam amin puok iat Earuk.

Wo eab arowonga daein ober ia awe ran bwita dorabat'n Medibank ian aro marmwan atsin ean ngaga wo iwudin wam Earuk bwe wo amagin bet ngea daein ober ian bwita edae.

Ekeo'n edaein ober ia dogut idukurae.

Ngea bwita aro maramwan daein ober, towe mungana puok atsin ean burnum oiyaw, inan ekeo ia dogun metan tamo idukurae ngea eo og duwom ean.

Edaein ober.	
ekeo	Puok atsin turun ambulance.
	Ipuok ongun atsin aton'n Earuk (tekei dogida ngabuna buok kamie amo).
	Puok ea embina ar nan meg iat earuk dogun earukura ngana obwe.
Aro maramwan	Earuk ngea puok mwe ranga amin aruk iat kamarar mwe tubura (ea bet ngabuna obwe arugura).
Atamaro maramwan	Earuk ngana obwe
	Earut earuk ngea opan atsin dogida ama ijj, itema't earuk emeta ian bwita ango maramwan, mwe magen daein atsin ean ngaga wo megen ijungun bwita edogor oa iwudin burnum e'oiyaw.
	Ijeng mwe ipudu eoning.
	Bweit magur'n buogen am ekanano.

Wo nim owunun okor bwita burnum oiyaw bweit buokem wam earuk.

Ijijen wam Earuk.

Ama ogein omamo epoa earuk mwe ijeda at dogun aibumin ia Australia - Ngune tsieden bwe ei Earuk ngana dabur mwe omo ken pumwen. Bwita puok etoto ea **Earuk ngea e'ijijaw (Members' Choice)**, inan etsimine pumwe'n memak tekei ia wo aibumin iat earuk oa meigum memak, rangaem ia wo mek iat idukurae, pumwe'n ijeda mwe pumwe'n rangaem. Inan omo ken ia geiduwa Members choice earuk ea ken Non-Members Choice earuk tekei kor puok burnum ngea oiyaw.

Ia wo teng anani magut turun Earuk ngea e'ijijaw (Members' Choice) wo nan geiduwa medibank.com.au/memberschoice. Earuk ngea e'ijijaw (Members' Choice), inan etsimine daein an kiwiwud mwe etsimine bwet an ekeo iat etang inon.

Ia wo kogomwe iat **Earuk ngea eo ijijaw (Non-Members' Choice)** ipouk ngea inan etoto, inan onung eken mwe inan timinen am tawe pumwe atsin ean am paget.

Ia wo kogomwe eat **Earuk ngea tawe ijij, ipouk ngea etoto**, ama inan pumwe dogun am bwumun mek, meigum ngea wo epoa engage, rangaem ia wo dukurae okor, pumwe'n ijeda mwe pumwe'n rangaem iat earuk. Ama inan pumwe memak bet wam earuk, mwe memak puok ngana oiyaw atsin eat earuk ea tamo idukurai ngea eo awe ouga.

Ekogomwe burnum-puok oiyaw (Pharmaceutical Benefits Scheme) (PBS).

Am inan pumwe wam kogomwe ngea earuk oiyaw, ei bet beyen buokem iat earuk, ngune inan pumwe erowun an og riring etowen ngea earuk etow. Ngea pumwen ogein opan, ngea pumwen wo nan pumwe dogun kogomwe, ngune arowonga dogerin burnum oiyaw tekei patow iat dabuk'n PBS.

Ngea burnum dogun Earuk eo metu ngea burnum dogun kogomwe ekeo bet iat PBS. Ian ngune inan timine an ouwak wo nim pumwe atsin ean am paget, tekei ia wo nim pumwe'n kogomwe ouwak pumwen mwe eko iat PBS (tekei kogomwe ongun amin canca).

Am ijij wam dogida.

Gonan tawe ijij wam dogida ia tawe okor riring wam earuk memak.

Bweit magur iat earuk mwe imin ngana iat dorobat.

Ipuok ngea enim etoto, ama inan ta pumwe ngea ogiten eare ian Wan Edogor Australia ogiten godauw tekei buoken omamoet earut earuk'n dorobat.

Bweit magur'n buogen am ekanano.

Ea \$550 ngea burnum oiyaw iat aijemo obweni (5 years) ea owununen oa rouw bweit magur.

Imin ngana oangun teng tsied, wo nan aea dabuch'n-puok.

24/7 An puok Earuk.

Ngabuna ura ran Medibank ar gonan doerera nurse ngea regista oa dogidan amin earuk tubura, inan eko pumwen.# Doerer iat terepon oa intanet 24/7 Medibank puok turin amin iat earuk and 24/7 Medibank puok towe ngabuna earuk ian tubura.

Ringei 1800 644 325 oa doerer iat internet owunun My Medibank

Wo gonan owunun My Medibank ian egom.

Wo nan amatu memak torangabum, wo aea kor iken ungon mog pumwe'n My Medibank oiyawen wo nim tawe eriring mungana torangubum itamo edae ngea moyaw.

Ngea moun abu ta aro minet wo nim gonan metuwa wam medibank.com.au/members.

Wo gonan bet amatu Medibank app ian wam terepon. Wo anani Medibank iat app store oa waw medibank.com.au/mobile.

Emeg Omo.

Emeg omo oiyaw oaio enim gonan buok engage omamo tsimorura. Oangun ngane omamoen tsimorum, ekereri dogut earuk, etoto bet kereri mwe ebak bet. Geiduwa medibank.com.au/livebetter dogut tsiedet imin.

Etsimine ngana etoto'et puok gona nim ngun ian am paget oa wo'nan ober roko edae.

Wo pana kama amo ian oben.

Wo orre turuma.

Ia wo gona ian obun am anani dedeim mwe kagamwe, wo tedain nanga kama oa ringei kama, dogun wo nim kudo mwe tsied iken ngea ipuok inan nangaw mwe iken ngea inan pumwe atsin ian am paget.

Mwe etsimine bet woun tsieden ngea pumwe atsin ean am paget ian oban emetu iat earuk mwe arowonga dogida (tekei dogida ngabumina amin iat jeda).

Etsimine woun angogen.

Ia tamo edae mwe wo gonan memag mungane puok dogut earuk oa kiwiwud wam visa (tekei oiyawen oaio emeg eodogi) inan kewen bet mungane burnum puok oiyaw. Kongaw wo nim pana Medibank ia kiwiwud imin.

Inan timine daein an tuk adaborida marana bwein buokem dogut rangaen wam earuk mwe earukum. Wo gonan ani iat internet ngea timidu atsin ean wam My Medibank na medibank.com.au/members.

Etaman am gonan tsied

Timine an gein eiya ngea Puok dogun am Earuk, ngea dogun mwa godouwin edoerer ibuin iat interet eo eiya ngea mwa gonan reitsinei medibank.com.au/glossary.

Bwein ko ngage ngane edoerer 01st April 2026 oa edegerian an kiwiwud edae. Ia wo teng iwud buogem, kongaw wo nim ringei kama ean numpa **132 331**. Ia enim awe ran Medibank ngea tawe kor, inan timine edogorin pumwe, mwe edogor inan ta kiwiwud eat edae iaowiaow mwe timine bet panen ina iat marana Member Guide.

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