

CORPORATE HEALTH COVER

medibank

For Better Health

#GenBetter



**BETTER HEALTH
MADE SIMPLE.**

Medibank is Australia's largest provider of health insurance. But we're more than that. We stand for better health – so we've designed a Corporate cover that makes it simpler than ever to use your extras to stay healthy. It's really that simple.



We make better health easier.

That's why nearly 4 million Australians trust Medibank with their health.



Bigger really is better

We don't like to brag, but our Members' Choice network is one of the biggest health provider networks in Australia. How big exactly? Let's just say it covers most private hospitals and more than 12,000 extras providers. The bigger we are, the better we can negotiate great deals for our members.



You don't switch off at 5pm, so why should your health fund?

Whether online, over the phone or through our extensive national network of stores, we're making it easy for you to get help when and where you need it.



Pick up the phone and speak to a **Medibank nurse 24/7** for expert advice on your health-related questions. Just call **1800 Mi Health** (1800 644 325).

Your company has partnered with Medibank to provide you with a great discount on health insurance that's designed to meet your needs. And because you're busy, we've made it simple.

We've made it simpler than ever
to get the most from your extras.
Use your extras how you want
and claim back anywhere you want.

Why choose Medibank Corporate health cover.



Use your extras how you want

Staying healthy shouldn't be hard. That's why we've made extras simple. We give you a combined limit you can use how you want on included extras, plus a separate amount for optical. If you need lots of physio, use it all on physio. If you want to spread it between dental and chiro, go for it. They're your extras, use them your way. What could be simpler?



Claim anywhere

With Medibank Corporate cover, you can claim back on included extras, at any recognised provider you like. So if you've been seeing the same dentist since you were 4, we won't make you stop now. If they work for you, that works for us.



Get a discount

We've partnered with your employer to offer an exclusive discount for you. So you can enjoy better health at a better price.



100% back on optical

Not all insurance covers 100% of optical claims, which means you have to pull out your credit card and cover the difference. Medibank Corporate cover will reimburse you for 100% of your optical cost, up to the your annual limit.



Mix 'n' match

We let you mix and match different hospital and extras covers to suit your needs. Want to take out the highest level of hospital cover and the most basic extras cover? Be our guest.

Your cover, your way.

We've made
choosing the right
cover simple.
Create your own
package.



Accident Only

You can choose our Corporate Accident cover. An entry level health insurance for those who do not want extras, and wish to minimise their tax.

STEP 1



Pick your hospital cover

We have four levels to choose from.

Corporate Hospital Basics

An entry level hospital cover to cover you if you have an accident and for some common hospital procedures.

Corporate Hospital Mid

Cover for common hospital procedures including heart services, colonoscopies and more.

Corporate Hospital Established

A higher level of hospital cover, for those with established families not planning to have more children.

Corporate Hospital Premier

The ultimate Corporate cover providing comprehensive hospital cover, including pregnancy services and IVF.

AND

STEP 2



Pick your extras package

We have three types to choose from.

Flexi 60

Claim **60%** back everywhere with a **\$500** combined limit and **\$200** Optical limit.

Flexi 70

Claim **70%** back everywhere with a **\$1,000** combined limit and **\$250** Optical limit.

Flexi 80

Claim **80%** back everywhere with a **\$1,500** combined limit and **\$300** Optical limit.

Choose your hospital cover.

Create your own package

STEP 1
Pick Corporate hospital cover

STEP 2
Pick your extras package

Corporate Hospital Basics

An entry level hospital cover designed for young singles and couples which covers you if you have an accident and for some common hospital procedures.

Items covered



Ambulance



Accidents



Shoulder & Knee recons



Wisdom teeth removal



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Corporate Hospital Mid

Cover for common hospital procedures including heart services, colonoscopies and more.

Items covered



Ambulance



Accidents



Shoulder & Knee recons



Wisdom teeth removal



Heart Services



Colonoscopies



more – page 14 & 15

Corporate Hospital Established

A higher level of hospital cover, suitable for those with established families not planning to have more children.

Items covered



Ambulance



Shoulder & Knee recons



Wisdom teeth removal



Heart Services



Colonoscopies



Plastic & recon surgery



Major eye surgery



Hip & knee joint surgery



more – page 14 & 15

Corporate Hospital Premier

The ultimate Corporate cover providing comprehensive hospital cover, including pregnancy services and IVF.

Items covered



Ambulance



Shoulder & Knee recons



Wisdom teeth removal



Heart Services



Colonoscopies



Plastic & recon surgery



Major eye surgery



Hip & knee joint surgery



Psychiatric treatment



Obstetrics related services



Weight Loss Surgery



more – page 14 & 15

Pick your extras package.

Create your own package

STEP 1
Pick Corporate hospital cover

STEP 2
Pick your extras package

Benefits



Combined limit
on extras



Claim back at
any provider

Simple cover

We've made extras easy. With a combined limit you can use how you want on included extras plus a separate amount for optical. If you need lots of physio, use it all on physio. If you want to spread it between dental and chiro, go for it. You can also claim back on included extras at any recognised provider. So you choose the dentist you want. If they work for you, that works for us.

Flexi 60



60%
Back



\$500
Combined limit



\$200
Optical limit

Items included



Ambulance



Chiropractic



Natural therapies



General Dental

+
more – page 16 & 17

Flexi 70



70%
Back



\$1000
Combined limit



\$250
Optical limit

Items included



Ambulance



Chiropractic



Natural
therapies



Podiatry



Speech
therapy



Major & General
Dental

+
more – page 16 & 17

Flexi 80



80%
Back



\$1500
Combined limit



\$300
Optical limit

Items included



Ambulance



Orthodontics



Chiropractic



Natural
therapies



Podiatry



Speech
therapy



Eye therapy



Clinical
psychology



Major & General
Dental

+
more – page 16 & 17

Hospital cover made simple.

You choose who treats you,
where you're treated and how quickly.

All the essentials

Corporate hospital cover looks after you if you ever need to be hospitalised for services included under your cover. All covers pay benefits towards eligible ambulance services, same day admission, and overnight accommodation in a private hospital or in a public hospital (as a private patient). It also covers doctor's fees for in-hospital services when you're treated as a private patient, and surgically implanted prostheses and items on the Federal Government Prostheses Schedule. Check out all the details in the Membership Guide at medibank.com.au.

Choose your cover

Use the table to choose the level of hospital cover that's right for you. With some covers, you can pay less by choosing an excess (an amount you pay towards the hospital treatment). An excess applies per person per calendar year, and all covers have no excess payable for kids on family memberships.

A few important things

Have you read our "Did you know?" brochure? Sure, it's a few minutes of your life that you'll never get back, but it's worth it! It contains more information to help you understand and make the most of your Medibank cover.

Want to join us from another fund? No problem. The good news is you may not have to re-serve waiting periods if you hold a cover we consider to be most similar to the cover you're transferring to.

Accident cover

Corporate Accident cover is a low cost hospital cover which provides full cover for treatment relating to accidents as well as emergency ambulance to hospital should the unexpected happen. This cover can also help you avoid paying extra tax. This cover cannot be purchased with an extras cover.

| Item or service | Corporate Hospital Basics | Corporate Hospital Mid | Corporate Hospital Established | Corporate Hospital Premier |
|--|---------------------------|------------------------|--------------------------------|----------------------------|
| Excess options (applies per person per calendar year) | \$500 | \$250 & \$500 | \$250 & \$500 | Nil & \$250 & \$500 |
| No excess for kids on family memberships | ✓ | ✓ | ✓ | ✓ |
| Ambulance services (refer to the Did you know? Brochure) | ✓ | ✓ | ✓ | ✓ |
| Treatment for injuries sustained in an accident[^] | ✓ | ✓ | N/A | N/A |
| Rehabilitation | Restricted | ✓ | ✓ | ✓ |
| Removal of tonsils and adenoids | ✓ | ✓ | ✓ | ✓ |
| Knee reconstruction surgery and investigations | ✓ | ✓ | ✓ | ✓ |
| Shoulder reconstruction surgery and investigations | ✓ | ✓ | ✓ | ✓ |
| Surgical removal of wisdom teeth | ✓ | ✓ | ✓ | ✓ |
| Appendicitis treatment | ✗ | ✓ | ✓ | ✓ |
| Removal of appendix | ✗ | ✓ | ✓ | ✓ |
| Colonoscopies | ✗ | ✓ | ✓ | ✓ |
| Heart-related services | ✗ | ✓ | ✓ | ✓ |
| Plastic and reconstructive surgery | ✗ | ✓ | ✓ | ✓ |
| All other services where an MBS item applies | ✗ | ✓ | ✓ | ✓ |
| Major eye surgery (including cataract and other lens-related services) | ✗ | ✗ | ✓ | ✓ |
| Hip and knee joint replacement surgery | ✗ | ✗ | ✓ | ✓ |
| All other joint replacement surgery | ✗ | ✗ | ✓ | ✓ |
| Renal dialysis | ✗ | ✗ | ✓ | ✓ |
| Palliative care | Restricted | Restricted | ✓ | ✓ |
| Psychiatric treatment | Restricted | Restricted | Restricted | ✓ |
| Obstetrics-related services (e.g. pregnancy) | ✗ | ✗ | ✗ | ✓ |
| Fertility treatment (incl IVF and GIFT programs) | ✗ | ✗ | ✗ | ✓ |
| Weight loss surgery | ✗ | ✗ | ✗ | ✓ |
| Mi Health support services | ✓ | ✓ | ✓ | ✓ |

[^] Services which are normally Excluded or Restricted will be treated as Included services where treatment is required for injuries sustained in an Accident that occurred after joining this cover. It's important to consider whether you're likely to need any restricted services because benefits for these generally won't cover the full cost of treatment in a private hospital and could leave you with significant out-of-pocket expenses.

A 2 month waiting period generally applies before you're entitled to benefits for 12 months for pre-existing conditions and obstetrics-related services). For detailed rules and policies please see the Membership Guide at medibank.com.au or call 132 680 for a copy.

Extras cover, the easy way.



Choose how you use it

We've made it simple to spend your extras how you want. You have a combined limit you can use how you want on included extras, plus a separate amount for optical. If you want to use it all on physio, go for it. If you want to spread it across dental, chiro and physio, be our guest.

Staying healthy just got simpler

Extras cover helps you pay for the extra bits Medicare doesn't cover – like dental, prescription glasses and contact lenses, physio and naturopathy services, to name a few.

Choose your extras cover

Use the table to choose the extras cover that's right for you. Depending on your level of cover you can get 60%, 70% or 80% back (up to your annual combined limit) for eligible services. And whichever level you choose, you always get 100% back for optical.



Claim anywhere

You can claim your included extras from any recognised provider – not just the ones Medibank has agreements with. So if you've been seeing the same dentist since you were 4, you can keep seeing them.

If you choose to visit any of our 12,000 plus Members' Choice extras providers, we've set maximums on what they can charge, so you can get the best from your annual limit.

And did we mention that our network is one of the largest health provider networks in Australia and covers a wider range of extras services than any other health fund in the country? To prove it, check out the list at [Medibank.com.au/memberschoice](https://www.medibank.com.au/memberschoice)

| Item or service | Waiting periods | Flexi 60 | Flexi 70 | Flexi 80 |
|---|-----------------|----------------------|-----------------------|--|
| Ambulance (refer to Did you know? brochure) 100% back on eligible services | 2 months | No annual limit | No annual limit | No annual limit |
| Optical items – 100% back, up to annual limit. Includes frames, prescription lenses & contact lenses. | 6 months | \$200 | \$250 | \$300 |
| General Dental – Includes preventative treatment, dental examinations, and scale and clean. | 2 months | \$500 Combined Limit | \$1000 Combined Limit | \$1500 Combined Limit ((\$3000 Lifetime Limit on Orthodontics)) |
| Surgical dental procedures – (such as wisdom tooth extraction). | 12 months | | | |
| Physiotherapy – Includes consultations, group pilates and hydrotherapy sessions. | 2 months | | | |
| Chiropractic | | | | |
| Osteopathy | | | | |
| Natural therapies – Consultations for naturopathy, acupuncture and remedial massage, exercise physiology, reflexology kinesiology, Chinese and western herbalism, shiatsu, aromatherapy, homeopathy, Bowen therapy, Alexander technique and Feldenkrais. | | | | |
| Dietetics | | | | |
| Podiatry – Includes specified orthotics. | | | | |
| Speech therapy | x | | | |
| Eye therapy | x | | | |
| Occupational therapy | x | | | |
| Clinical psychology | x | | | |
| Major Dental – Includes endontics (e.g. root canal), periodontics (e.g. treatment of gum disease), crowns*, dentures*, bridges* and major restorative services and oral appliances for sleep apnoea. | 12 months | x | | |
| Orthodontics – e.g. braces. | 12 months | x | x | |
| Breathing appliances* – Includes peak flow meters, nebulisers and spacing devices. | 12 months | x | x | |
| BGM and blood pressure monitors | 24 months | x | x | |
| Hearing aids* | 36 months | x | x | |
| Health appliances and external prostheses* | 2 months | x | x | |
| Health screening services | | x | x | |
| Health subscriptions | | x | x | |

*Benefit replacement periods apply. Please refer to the Membership Guide at [medibank.com.au](https://www.medibank.com.au)

For more information on our Fund Rules and policies please see the Membership Guide at [medibank.com.au](https://www.medibank.com.au) or call 132 680 for a copy. Extras product must be purchased in combination with an eligible hospital product.

Your custom package.

Now for the really good bit. Mix and match different hospitals and extras covers to create the right package for you.

Your Contact

Name: _____

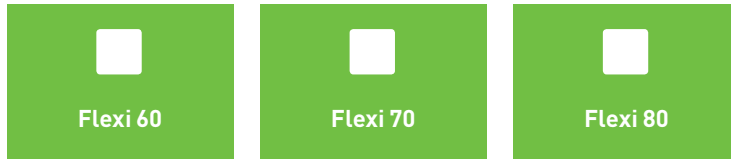
Phone: _____

Option 1

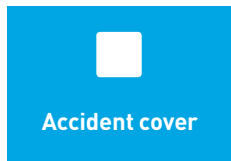
Select your hospital cover



Select your extras cover



Accident cover



Total price for selected package

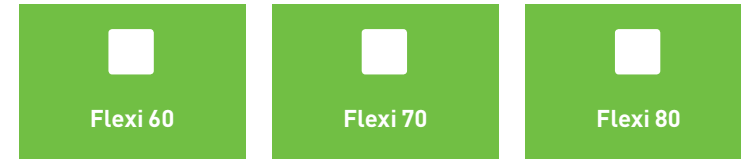
\$ /

Option 2

Select your hospital cover



Select your extras cover



Accident cover



Total price for selected package

\$ /

BETTER HEALTH MADE SIMPLE.
ALL PART OF GENERATION BETTER.

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