

Mid No Maternity

A mid-range hospital option that covers you for the hospital services that are important – including heart and theatre fees. It's balanced cover that lets you claim on the services you need at this stage in your life without having to pay for the things you don't.

Excess

You have the option of taking out an excess. An excess is a simple and effective way to reduce your health cover premiums without reducing your level of cover.

You'll only pay the excess if you stay in hospital overnight and you'll only pay it once per member, per calendar year, regardless of how many times you may need to stay in hospital. You won't be required to pay an excess for same day procedures.

Your options are:

- \$300 per member up to a maximum of \$600 per couple/family membership per calendar year.
- \$500 per member up to a maximum of \$1000 per couple/family membership per calendar year.

Mid No Maternity Services Covered

Fully covered for a private room in a GMF Health contracted private hospital or a public hospital.	YES
Fully covered for a shared room in a GMF Health contracted private hospital and most public hospitals.#	YES
GMF Health Medical Gap Cover	YES
Excess options	Options available
Ambulance (road transport only)	YES
Broader health	YES
Coronary/ heart and cardiothoracic procedures	YES
Psychiatric care	YES
Plastic and reconstructive (with CMBS item number only)	YES
Rehabilitation	YES
Theatre fees	YES

Mid No Maternity Services Not Covered

Maternity and assisted reproductive services (including IVF)	Not covered
Dialysis	Not covered
Gastric banding, obesity surgeries and other related services	Not covered
Joint replacement	Not covered
Major eye surgery	Not covered
Treatment that does not have a CMBS item number	Not covered

Mid No Maternity Waiting Periods (including medical benefits)

Psychiatric care	
Rehabilitation	2 month waiting period
Palliative	
Plastic and reconstructive (with CMBS item number only)	2 month waiting period
Other hospital treatments	(unless deemed pre-existing)
Pre-existing ailments or conditions^	12 month waiting period

#Fully covered for a shared room in most government hospitals. For more information, please call 1300 653 099.

^An ailment, illness or condition, the signs or symptoms of which, in the opinion of an independent medical practitioner appointed by GMF Health existed at any time during the six months before you became a member or transferred to a higher level of cover. Does not apply for psychiatric, rehabilitation or palliative care.