

Your Health Cover

Mid Visitor Cover

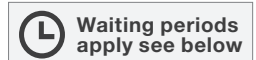
Hospital In-Patient Benefits

What's covered in-hospital

When you're admitted to hospital we will pay **100% of the cost** for the following services that relate to procedures **included** on Mid Visitor Cover.

- ✓ Doctors' surgical fees and in-hospital consultations
- ✓ Hospital accommodation for overnight and same day stays
- ✓ Government approved prosthetic devices
- ✓ Operating theatre, intensive care and ward fees
- ✓ Pharmaceuticals approved by the PBS and required for specific treatment when in hospital

There may be services that attract lower benefits and will incur out-of-pocket expenses. You should request Informed Financial Consent from your medical provider to confirm any out-of-pocket expenses that may apply. Please refer to the IMAN Fund Rules or call **1800 22 11 33** for more information.



Examples of inclusions

- ✓ Accidents
- ✓ All eye surgery (e.g. cataracts, squints, pterygiums)
- ✓ Back surgery (e.g. slipped disc)
- ✓ Colonoscopies and bowel surgery
- ✓ Grommets in ears
- ✓ Heart surgery (e.g. stents, open heart surgery)
- ✓ Hernia surgery
- ✓ Kidney stone and gall stone removal
- ✓ Knee and shoulder surgery
- ✓ Knee, hip and shoulder investigations
- ✓ Major joint replacement (e.g. artificial knee/hip)
- ✓ Rehabilitation programs
- ✓ Removal of appendix
- ✓ Removal of tonsils and adenoids
- ✓ Renal dialysis
- ✓ Upper gastrointestinal investigations
- ✓ All other Medicare recognised services not listed here

Lower Benefits

If you're admitted to hospital for the below services, benefits are **reduced to the rate determined by the relevant State and Territory Health Authorities**, and In-Patient medical expenses are reduced to the **Medicare Benefit Schedule (MBS) Fee** (known as Lower Benefits), unless related to an excluded service. This may result in significant out-of-pocket expenses. To understand what your out-of-pocket expenses may be, please call **1800 775 204**. For more information about Lower Benefits, please refer to the nib OVHC Fund Rules.

- Obesity/weight loss surgery
- Pregnancy and birth related services
- Palliative care
- Psychiatric treatment

Exclusions

The following is a list of services **NOT** covered by this policy:

- ✗ Assisted reproductive services
- ✗ Cosmetic surgery
- ✗ Out-patient psychology services
- ✗ Bone marrow and organ transplant
- ✗ Infertility investigations
- ✗ Services not covered by Medicare

Please refer to the IMAN Fund Rules for a full list of Exclusions and Limitations.

Standard Waiting Periods

- **12 months** - Pre-existing conditions except psychiatric, rehabilitation or palliative care services
- **2 months** - In-patient psychiatric, rehabilitation or palliative care services (whether pre-existing or not)
- **12 months** - Pregnancy and birth related services
- **No waiting period** - Ambulance services

Medical Out-Patient Benefits

When you see a doctor while you are not admitted to a hospital, this is called an out-patient service. We will pay towards the following services listed under the MBS on Mid Visitor Cover.

Benefits covered	Benefit	Waiting Period	Applies if you are new to health insurance or if you have recently increased your level of Extras cover
Doctor and General Practitioner Consultations	100% Cost	No wait	
Specialist and Surgeon Consultations	100% Cost	No wait	
Specialist Services (including pathology and radiology)	100% Cost	No wait	
Out-Patient Continuing Treatment	100% Cost	No wait	
Emergency Facilities	100% Cost	No wait	
Psychiatric Services (\$2,000 limit/membership year)	100% Cost	2 months	
Pregnancy and Birth Related Consultations and Services (excluding antenatal and postnatal services)	100% MBS	12 months	

To understand treatment and costs before you go to hospital and if out-of-pocket expenses apply please call **1800 22 11 33**.

Additional Services

Benefits covered	Waiting Period
Ambulance Cover (medically necessary transport provided by a State and Territory Ambulance Service)	No wait
Medical Repatriation to Home Country (where deemed medically necessary by a medical practitioner appointed by nib)	No wait*
Funeral Expenses (\$20,000 limit per person per policy)	

*Please note there is a 12 month wait for any claims relating to pre-existing conditions.

Extras

Extras cover is for services you can use every day to stay fit and healthy.

Benefits covered (100% of the costs up to annual limits)	Annual Limit Maximum amount claimable per person or couple/family per membership year	Waiting Period	Applies if you are new to health insurance or if you have recently increased your level of Extras cover
Artificial Aids	(ask IMAN for a list of specific inclusions, restrictions and replacements)	No wait	
Pharmaceutical Prescriptions (PBS listed only)	\$1,000 single \$2,000 couple/ family	2 months	
Physiotherapy, Chiropractic, Osteopathy	\$1,000 single \$2,000 couple/ family	2 months	