

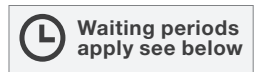
Hospital In-Patient Benefits

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 Top Couples & Families 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)
- ✓ Pregnancy and birth related services (hospital accommodation services only)
- ✓ 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
- Palliative care
- Psychiatric treatment

Exclusions

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

- ✗ Assisted reproductive services
- ✗ Bone marrow and organ transplant
- ✗ Cosmetic surgery
- ✗ Infertility investigations
- ✗ Out-patient psychology services
- ✗ 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
- **12 months** - Pregnancy and birth related services
- **2 months** - In-patient psychiatric, rehabilitation or palliative care services (whether pre-existing or not)
- **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 Top Couples & Families Visitor Cover.

Benefits covered	Benefit	Waiting Period	<small>Applies if you are new to health insurance or if you have recently increased your level of Extras cover</small>
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	
Emergency Facilities	100% Cost	No wait	
Out-Patient Continuing Treatment	100% Cost	No wait	
Psychiatric Services (\$2,000 limit/membership year)	100% Cost	2 months	
Pregnancy and Birth Related Consultations and 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 <small>Maximum amount claimable per couple/family per membership year</small>	Waiting Period <small>Applies if you are new to health insurance or if you have recently increased your level of Extras cover</small>
Artificial Aids	Service limits may apply. Please refer to the IMAN Fund Rules for full details.	No waiting period
Pharmaceutical Prescriptions for Out-Patient Services (PBS listed only)	\$2,000	2 months
Physiotherapy, Chiropractic, Osteopathy (group sessions excluded)	\$2,000	2 months
Antenatal and Postnatal Classes	Unlimited	12 months
General Dental, Optical (excludes frames and coating, hardening or tinting of lenses), Dietetics, Home Nursing and Home Care, Immunisations and Allergy Vaccines (listed on the National Immunisation Schedule), Occupational Therapy, Podiatry, Speech Therapy, Natural Therapies (consultations only), Acupuncture, Herbalism, Naturopathy, Homeopathy, Nutrition, Remedial Massage, Myotherapy, Bowen Therapy, Shiatsu, Preventative Care, CPAP Machine, Wheelchairs and Crutches Service limits may apply, refer to the IMAN Fund Rules for full details.	Combined annual limit of \$2,000	2 months
Hearing Aids Major Dental		6 months
Laser Eye Surgery		12 months