

Hospital In-Patient Benefits

What's covered in-hospital

In a private hospital that is contracted to nib/IMAN we will pay **100% of the contracted rate** towards the following for services that relate to procedures included on Value Plus.

In a public hospital, we will pay to **the Gazetted Rate** determined by State and Territory Health Authorities, or in a private hospital that is NOT contracted to nib/IMAN we will pay to the level determined by the Department of Health and Ageing, called the **Default Benefit**. This may result in significant out-of-pocket expenses. Always contact us before going to hospital.

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

*Regardless of what hospital you are admitted to, you will receive 100% of the Medicare Benefit Schedule (MBS) Fee.

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

In-Patient medical expenses are reduced to the Medicare Benefit Schedule (MBS) Fee, unless related to an excluded service. To further understand what your out-of-pocket expenses may be, please call **1800 22 11 33**. For more information, please refer to the IMAN Fund Rules.

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 psychiatric services
- ✗ 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 Value Plus 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% MBS	No wait	
Specialist and Surgeon Consultations	100% MBS	No wait	
Out-Patient Continuing Treatment	100% MBS	No wait	
Specialist Services (including pathology and radiology)	100% MBS	No wait	
Emergency Facilities	Gazetted rates [^]	No wait	
Pregnancy and Birth Related Consultations and Services (excluding antenatal and postnatal services)	100% MBS	12 months	

[^] This is the amount determined by the State and Territory Health Authorities to be the minimum benefit payable under a hospital product for a particular treatment in a public hospital or a private hospital.

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 per membership year	Waiting Period	Applies if you are new to health insurance or if you have recently increased your level of Extras cover
Pharmaceutical Prescriptions (PBS listed only)	\$500	2 months	