

Helt Kava Blong Iu for Pacific Islanders

Advantej Visita Kava

Hospital Inpatient Benefits

Wat nao Kavad Insaet-Hospital

Taem iu admit long hospital mifala nao bae paym **100% long kost** blong olketa sevisis relate nao long prosidas **insaet** Advantej Visita Kava.

- ✓ Olketa opareson fees blong dokta en hospital consultations
- ✓ Hospital accommodation fo ovanaet en semde stei
- ✓ Gavman approved prosthetic divaesiss
- ✓ Opareting theatre, intensive kea en wod fees
- ✓ Olketa meresin iu bae nidim fo tritmen blong iu taem iu long hospital



Weiting period aplae

luk long daon

Bae samfala sevisis attractim lou benefits wea iu seleva save mitim from own poket mani blong iu. Iu sud requestim Informed Financial Consent from medikol provaeda blong iu fo letem olketa save eni out-of-pocket expenses sapos hem aplae. Plis luk go nao long olketa nib OVHC Fund Rules or kolek **1800 775 204** fo moa infomason.

Example blong Inclusions

- ✓ Accidents
- ✓ Everi ae opareson (e.g. cataracts, squints, pterygiums)
- ✓ Opareson long baksheet (e.g. slipped disc)
- ✓ Colonoscopies en bowel opareson
- ✓ Grommets insaet ia
- ✓ Hernia opareson
- ✓ Kidni stone en gall stone removal
- ✓ Ni en solda opareson
- ✓ Ni, hip en solda investigeson
- ✓ Rehabilitation programs
- ✓ Outim nao appendiks
- ✓ Outim nao tonsils en adenoids
- ✓ Upper gastrointestinal investigeson
- ✓ Evri nara kaen medikea recognaes sevisis olketa no listem

Exclusions

Olketa sevisis long disfala list olketa bae **NO** kavam long disfala policy:

- ✗ Assisted reproductive sevisis
- ✗ Bone marrow en organ transplant
- ✗ Cosmetic Opareson
- ✗ Infertility investigations
- ✗ Outpatient psychiatric sevisis
- ✗ Outpatient psychology sevisis
- ✗ Sevisis no kava nao long Medikea

Iis go nao long nib OVHC Fund Rules fo lukim full list blong Exclusion en Limitations.

Lower Benefits

Sapos iu admit long hospital fo olketa sevisis long daon ia, olketa benefits maet go **daon folom rate wea olketa state en teritori helt atoritis putim**, en inpatient medikol expensis hem go daon folom nao **Medicare Benefit Schedule (MBS)** fee (olketa kolek Lower Benefits). Diswan ia save mekem iu fo pay iusim own pocket mani blong iu. Fo iu understandim wat nao out-of-pocket expensis blong iu, plis kolek **1800 775 204**. Fo samfala infomason moa aboutim Lower Benefits, plis go nao long nib OVHC Fund Rules.

- Obesity/weight loss opareson
- Palliative kea
- Olketa sevisis relate nao long mere babule en bonem beibi
- Psychiatric tritmen

Standard Weiting Periods

- **12 manis** - Siki blong iu bifo kam except psychiatric, rehabilitation o palliative kea sevisis
- **12 manis** - Babule en bonem beibi sevisis
- **2 manis** - Inpatient psychiatric, rehabilitation o palliative kea sevisis (weda hem siki blong iu bifo kam o nomoa)
- **No weting period** - Ambulance sevisis

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Diswan yia nib helt funds limited nao givim ABN 83 000 124 381 (nib), hem wan regista praevet helt insurer. Olketa information insaet disfala document hem apdet long namba 4 July 2022 en hemi olsem wan summary nomoa. Disfala document iu mas ridim tu wantaem olketa nib OVHC Fund ruls. Olketa ruls en benefit ia bae save senis from taem to taem.

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Advantej Visita Kava

Medikol Outpatient Benefits

Taem iu go lukim dokta bifo iu admit long eni hospital ota kolem diswan outpatient sevis. Mifala bae paym olketa sevis listed anda MBS long Advantej Visita Kava.

| Benefits Kavad | Benefit | Weiting Period |
|--|-----------------------------------|--|
| | | Aplae sapos iu niu long helt insurance o sapos iu no long taem go nomoa increasim nao level blong Extras kava blong iu |
| Dokta/Jenerol praktisiona consultations | 100% MBS | No weit |
| Specialist/Surgeon consultations | 100% MBS | No weit |
| Specialist sevisis (includim pathology en radiology) | 100% MBS | No weit |
| Emergency facilities | Gazetted rates¹ | No weit |
| Outpatient kontinium tritmen folom admit long hospital | 100% Kost | No weit |
| Babule en bonem beibi consultations en sevisis (excludim antenatal en postnatal sevisis) | 100% MBS | 12 manis |

Olketa Narafala Benefits

| Benefits Kavad | Weiting Period |
|--|----------------------------|
| Ambulance kava (taem nidim fo medikol rison state en territory ambulance sevis bae provaedim) | No weit |
| Medikol repatriason fo go baek long hom kandere (hem bae aproov nomoa sapos wanfala dockta nib appoetem nao aprovem) | No weit² |
| Expensis taem dae (\$20,000 limit wanfala man o mere folom nao policy) | No weit² |



Plis kolem 1800 775 204

Fo save gud tritmen en olketa kost bifo iu go long hospital en sapos out-of-pocket expenses aplae

¹ Diswan hem amaont olketa state en territory helt atoroti nao putim olsem minimum benefit fo paym anda hospital product fo wanfala tritmen insaet pablik hospital o praevet hospital

² Plis iu mas save hem tekem 12 manis fo weit fo eni kleim sapos iu garem siki from bifo kam yet.

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Extras

Extras kava hem fo sevisis iu save iusim everide.

| Benefits Kavad | Wan Iaa Limit | Weiting Period |
|---|---|--|
| (100% long kost ap kasim wan iia limits) | Maximam amaont wanfala man o mere save kleimim long wan membaship iia | Aplae sapos iu niu long helt insurance o sapos iu no long taem go nomoa increasim nao levul blong Extras kava blong iu |
| Olketa meresin prescriptions (PBS list nomoa) | \$500 | 2 manis |



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