

Helt Kava Blong Iu For Pacific Islanders

Besik 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 Besik Visita Kava.

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

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 koleme **1800 775 204** fo moa infomason.



Example blong Inclusions

- ✓ Accidents
- ✓ Everi ae opareson (e.g. cataracts, squints, pterygiums)
- ✓ Opareson long baksat (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

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 koleme 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 koleme **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

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

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

Standard Waiting 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

Medikal 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 Besik Visita Kava.

Benefits Kavad	Benefit	Weiting Period	Aplae sapos iu niu long helt insurance o sapos iu no long taem go nomoa increasim nao levul 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 rates [^]	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	

[^] 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

Fo save gud tritmen en olketa kost bifo iu go long hospital en sapos out-of-pocket expenses aplae plis kolem **1800 775 204**.

Olketa Narafala Benefits

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

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

Extras

Extras kava hem fo sevisis iu save iusim everide.

Benefits Kavad (100% long kost ap kasim wan iia limits)	Wan Iaa Limit	Weiting Period	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	