

120 PLAN - SCHEDULE OF BENEFITS

Sections 1,2,3,7 and 8 only

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This Schedule of Benefits needs to be read in conjunction with the Product Disclosure Statement (PDS). Capitalised terms in this Schedule have the meaning given in the PDS.

Effective for Plans issued on or after 21 September, 2009

100% In-Hospital Benefits plus 100% of MBS Fees for Out-Patient Medical Expenses

SECTION 1.1 PUBLIC & PRIVATE IN-HOSPITAL (IN-PATIENT) EXPENSES for INJURY and SICKNESS Up to 100% Expenses

In-Hospital (In-Patient) Expenses incurred as a result of sustaining Injury or Sickness and paid by You or on Your behalf to a Medical Practitioner, registered nurse or registered physiotherapist or hospital for medical, surgical, x-ray, hospital, nursing or other medical treatment as shown below, including prescribed medicines, drugs and medical supplies within Australia.

Private accommodation

Shared private Ward

General ward

Theatre fees

Intensive care

Procedure room

Anaesthetic services

Same day surgery

Specialist medical care in hospital

Dental reconstruction (following trauma)

Prostheses (surgically implanted)

Special surgical dressings, supplies and procedures

Physiotherapy in hospital

Drugs and medicines in hospital

Specialist nursing

X-rays

Pathology

Medical and surgical supplies

Blood transfusions

All medical, surgical & extras services & other in-hospital services approved by IMAN/AHP

Parent hospital accommodation charges

SECTION 1.2 PUBLIC & PRIVATE IN-HOSPITAL (IN-PATIENT) EXPENSES for REHABILITATION PROGRAMMES following Hospitalisation Up to 100% Expenses

SECTION 1.3 OUT-PATIENT CONTINUING TREATMENT following Hospitalisation Up to 100% Expenses

SECTION 1.4 IN-HOSPITAL (IN-PATIENT) CASH BENEFITS

Cash in hospital of \$200 per day when hospitalised for more than five days as a result of Sickness and Injury (excluding Dependents). Annual limit 180 days in hospital.

SECTION 1.5 PUBLIC IN-HOSPITAL (IN-PATIENT) LABOUR WARD, PSYCHIATRIC WARD & PALLIATIVE CARE WARD EXPENSES Up to 100% Expenses

Labour Ward Expenses are payable after 12 months waiting period has been served.

SECTION 2 OUT- PATIENT MEDICAL EXPENSES for INJURY and SICKNESS Up to 100% of MBS Fees (Fees for medical services as set by Medicare)

Out-Patient Medical Expenses incurred as a result of sustaining Injury or Sickness and paid by You or on Your behalf to a Medical Practitioner or hospital for medical, surgical, x-ray, pathology, hospital, nursing or other medical treatment as shown below, including the cost of drugs and supplies administered as part of the treatment.

Primary and Specialist Medical Practitioner Outpatient Medical Care for Injury and Sickness

Medical Practitioner visits to office, hotel or residence

Visits to Medical Practitioners - general Medical Practitioners and specialist Medical Practitioners

Hospital emergency room visits

Sports medicine

Pathology for Injury and Sickness

Diagnostic testing

Tests and procedures

Pathology tests

Laboratory tests

Blood tests

Medical Practitioner-ordered Outpatient Medical Services for Injury and Sickness

Plastic surgery (reconstruction after accident)

Chemotherapy

Radiation therapy

X-rays

Lithotripsy

Other medical tests, operations, treatments and specialist procedures as approved by IMAN/AHP

Artificial aids

Blood glucose meter

Nebuliser

SECTION 3 ELECTIVE SURGERY EXPENSES

In-Hospital (In-Patient) Expenses and same day surgery expenses for elective surgery up to a maximum of \$A2000 per person per annum in total for non-critical surgery determined as elective by a Medical Practitioner appointed by us.

SECTION 7 **AMBULANCE EXPENSES, MEDICAL REPATRIATION TO HOME COUNTRY, FUNERAL EXPENSES**

Up to 100% Expenses

Road and air ambulance services within Australia.

Medical repatriation to home country when this is deemed medically necessary by a Medical Practitioner appointed by Us. Medical repatriation includes the cost of air fares, onboard stretcher, accompanying aero-medical specialists and nursing staff, and ambulance transport in your home country.

Funeral Expenses in Australia or the cost of returning your body or ashes to your home country.

SECTION 8 **INSURANCE AND LIABILITY SURCHARGE**

Fees charged by Medical Practitioners and hospitals in Australia, for which no Medicare benefit is payable to any person in any circumstance, up to a maximum of \$A20,000 per annum in total.