

## **190 PLAN - SCHEDULE OF BENEFITS**

**Sections 1,3,7 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**

### **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 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.