

320 PLAN - SCHEDULE OF BENEFITS

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This Schedule of Benefits needs to be read in conjunction with the Policy Document.

Effective for Plans from 1 October, 2010

100% In-Hospital and Out-Patient Medical Benefits plus Extras, and 100% Obstetrics and Newborn Infants Expenses

SECTION 1.1 PUBLIC & PRIVATE IN-HOSPITAL (IN-PATIENT) EXPENSES for INJURY and SICKNESS 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

Australian Health Plans (IMAN)

Parent hospital accommodation charges

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

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

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

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 4 OUT-PATIENT PSYCHIATRIC SERVICES

Up to a maximum of \$A2000 per annum in total.

Please note: Expenses for counselling, testing, and any other services provided by psychologists and other persons who are not registered psychiatrists are NOT payable .
Benefits are only payable for one on one consultations – group sessions are excluded.

SECTION 5 OUT-PATIENT PHARMACEUTICAL - MEDICAL PRACTITIONER-PRESCRIBED DRUGS AND MEDICINES

Benefits are subject to specified annual limits:

Single up to a maximum of \$A1000 per annum in total

Family/Couple up to a maximum of \$A2000 per annum in total

Medical Practitioner-prescribed drugs and medicines, as listed under the Australian Government's Pharmaceutical Benefits Scheme, due to Injury or Sickness whilst in Australia. Medicines which are not listed on the Australian Government's Pharmaceutical Benefits Scheme are not claimable.
Benefits are on a pro-rata basis for membership periods of less than 12 months.

SECTION 6 OUT - PATIENT PHYSIOTHERAPY, OSTEOPATHY AND CHIROPRACTIC SERVICES

Benefits are subject to specified annual limits:

Single up to a maximum of \$A1000 per annum in total

Family/Couple up to a maximum of \$A2000 per annum in total

Treatment by a registered physiotherapist, osteopath or chiropractor, due to Injury or Sickness whilst in Australia. Benefits are on a pro-rata basis for membership periods of less than 12 months.
Benefits are only payable for one on one consultations – group sessions are excluded.

SECTION 7 AMBULANCE EXPENSES, MEDICAL REPATRIATION TO HOME COUNTRY, FUNERAL EXPENSES 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. 4

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.

SECTION 9 EXTRAS MEDICAL EXPENSES

Benefits are subject to specified annual limits:

Single up to a maximum of \$A1000 per annum in total

Family/Couple up to a maximum of \$A2000 per annum in total

Benefits are on a pro-rata basis for membership periods of less than 12 months.

Acupuncture

Cosmetic Surgery (recommended by a Medical Practitioner as a result of an Injury or Sickness)

Dental - consultation, x-rays, scaling and cleaning, removal of plaque, application of fluoride, composite fillings, extractions, orthodontics, endodontics and periodontics, oral surgery, wisdom teeth removal, crowns and bridgework, dentures

Dermabrasion performed by a registered practitioner referred by a medical specialist.

Diagnostic investigations e.g. sleep apnoea testing

Dietetics

Elective pathology and preventative care - including diagnostic pathology and radiology

Hearing aids

Home nursing and home care

Immunisations and Inoculations including hepatitis, pathology and blood tests including tropical screening

Infertility treatment including IVF procedures, sexual dysfunction and impotence, sterility & sterilisation

Laser eye surgery

Optical, including eye examinations by an optometrist, prescribed lenses. Please note: benefits for eyeglass frames, and sunglass lenses and frames are NOT payable.

Periodic health check-ups and inoculations including cardiology stress testing

Podiatry

Preventative and diagnostic pathology and radiology

Prosthesis and appliances

Radiology including CT and MRI scans, but excluding CT full body scans

Rehabilitation and occupational therapy

Speech therapy

Traditional Chinese or alternative medical therapy

X-rays and laboratory examinations ordered by providers of extras medical services

SECTION 10 OBSTETRICS AND NEWBORN INFANTS EXPENSES 100% Expenses

Obstetrics and new born infant related Expenses including prenatal, childbirth or the complications thereof and medical, hospital and extras medical expenses of the new-born infant are payable after 12 months continuous membership under a Family/Couple Plan (i.e. no claims are payable in the first 12 months of membership).