

390 PLAN - SCHEDULE OF BENEFITS

Sections 1 – 8 only

Contents:

Section 1.1	Public & Private In-Hospital (In-Patient) Expenses for Sickness and Injury
1.2	Public & Private In-Hospital Expenses for Rehabilitation programmes
1.3	Out-Patient continuing treatment following hospitalisation
1.4	Cash In-Hospital
1.5	Public In-Hospital (In-Patient) Labour Ward, Psychiatric Ward & Palliative Care Ward Expenses
Section 2	Out-Patient Medical Expenses for Injury and Sickness
Section 3	Elective Surgery Expenses
Section 4	Out-Patient Psychiatric Services
Section 5	Out-Patient Pharmaceutical – Medical Practitioner Prescribed Drugs and Medicines
Section 6	Out-Patient Physiotherapy, Osteopathy and Chiropractic Services
Section 7	Ambulance Expenses, Medical Repatriation to Home Country, Funeral Expenses
Section 8	Insurance and Liability Surcharge

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

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.

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.