

## **BASIC VISITOR COVER (120 PLAN)**

### **SCHEDULE OF BENEFITS**

**Sections 1, 2, 3 and 7 only**

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

**Effective 13 February 2012**

**SECTION 1.1 PUBLIC and PRIVATE HOSPITAL COVER FOR INJURY AND SICKNESS**

**100% of the cost for Hospital and In-patient Medical**

**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
- 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
- Parent hospital accommodation charges
- All medical, surgical and extras services and other in-hospital services approved by IMAN
- and
- Hospital emergency room visits which lead to an admission as an In-Patient

**SECTION 1.2 PUBLIC and PRIVATE HOSPITAL COVER FOR REHABILITATION PROGRAMMES following Hospitalisation**

**100% of the cost for Hospital and In-patient Medical**

**SECTION 1.3 OUT-PATIENT CONTINUING TREATMENT following Hospitalisation**

**100% Cost**

## **SECTION 1.4 PUBLIC HOSPITAL COVER FOR PREGNANCY and BIRTH RELATED SERVICES, PSYCHIATRIC TREATMENT AND PALLIATIVE CARE**

### **Public Hospital Accommodation – 100% of the rates raised by the public hospital**

If you choose to be treated in a private hospital you'll receive minimum benefits only, this is equivalent to the public hospital benefit for admitted patients' that is equal to the State and Territory gazetted rates for ineligible patients. This may result in large out-of-pocket expenses.

**In-patient Medical** – 100% of the MBS fee for In-patient medical provided in a hospital including doctors, specialists, pathology and radiology.

**Pregnancy and birth related services** are payable after 12 months Waiting Period has been served.

## **SECTION 2 OUT-PATIENT MEDICAL COVER FOR INJURY AND SICKNESS 100% of MBS Fees (Fees for medical services as set by Medicare)**

### **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
- Sports medicine
- Pathology for Injury and Sickness
- Diagnostic testing
- Tests and procedures
- Pathology tests
- Laboratory tests
- Blood tests

### **Exclusions**

- Psychology services
- Psychiatric Out-patient services
- Antenatal and postnatal Out-patient services

### **Medical Practitioner-ordered Outpatient Medical Services for Injury and Sickness**

- Plastic surgery (reconstruction after accident)
- Chemotherapy
- Radiation therapy
- X-rays
- Lithotripsy
- Artificial aids
- Blood glucose meter
- Nebuliser
- Other medical tests, operations, treatments and specialist procedures as approved by IMAN

Hospital emergency room visits certified by the treating doctor as a genuine emergency.

## **SECTION 3 HOSPITAL COVER FOR ELECTIVE SURGERY**

### **100% of the cost for Public and Private Hospital and In-patient Medical:**

Terminations where not medically necessary  
Circumcision  
Tongue Tie  
Sterilisation and reversal of sterilisation  
Sleep apnoea testing

### **Lower benefits\* are payable for:**

Gastric banding and obesity surgery

**\*Public Hospital Cover** - equivalent to the Public Hospital benefit for admitted patients that is equal to the State and Territory gazetted rates for ineligible patients. (If the public hospital charges more than this rate you'll be required to pay any difference between this benefit and the hospital charge). If you choose to be treated in a private hospital, you'll receive a minimum benefit only, which may result in large out-of-pocket expenses.

**\*In-patient Medical** – 100% of the MBS fee for In-patient medical provided in a hospital including doctors, specialists, pathology and radiology.

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

Coverage is provided for **ambulance services** within Australia that is:

- 1) provided by a State or Territory Ambulance Service (and not already covered by a State Ambulance Scheme); and
- 2) defined by the relevant service provider as emergency ambulance transport; or
- 3) where an ambulance is called to attend an emergency but on arriving is no longer required this charge will also be covered; or
- 4) defined by a treating doctor as medically necessary transport.

**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, on-board 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.