

BUDGET VISITOR COVER (190 PLAN)

SCHEDULE OF BENEFITS

Sections 1, 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% of the 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 100% of the rate determined by State and Territory health authorities for services charged to a patient who is not an Australian resident. 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 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.