Medibank & Infoblox partner pack.

corporate.medibank.com.au/infoblox

1300 763 422

Corporate cover with Infoblox and Medibank

$5,000

Annual subsidy

To keep you healthy and strong all year long Infoblox have partnered with Medibank to provide a subsidised health plan to our Bloxers.

To make sure you get great value health cover, Infoblox will contribute $416.65 per month towards the cost of your Corporate Health Cover with Medibank.

Infoblox employees will be eligible for

- 2- & 6-month waiting periods waived on Extras[1]
- A reward of up to 30,000 Live Better Points when you track any activity in the MyMedibank app. These points can be redeemed for rewards from partners such as adidas, Fitbit as well as select Apple products and extra limit increases.[2]

[1] In some instances waiting periods may apply. [2] T&C's apply, must not have had a join offer from Medibank in the past 12 months.

Australian government rebate

The Australian Government Rebate[1] (AGR) is an incentive to take out private health insurance.

	Base Tier	Tier 1	Tier 2	Tier 3
Income thresholds (Effective 1 July 2026)^				
Singles Income	$105,000 or less	$105,001 - $123,000	$123,001 - $164,000	$164,001 or more
Couple / Families income*	$210,000 or less	$210,001 - $246,000	$246,001 - $328,000	$328,001 or more
Rebate based on age and income (1 April 2026 – 31 March 2027)^				
Less than 65 years	24.118%	16.079%	8.038%	0%

1 AGR does not apply to Overseas Visitors Cover. For more information, visit this link
^ Calculated in accordance with the Private Health Insurance (Incentives) Rules 2012(No.2) For more information please consult your tax advisor or contact the Australian Taxation Office.
*Family tiers apply to single parents and couples (including de facto couples). For families with children, the thresholds are increased by $1,500 for each child after the first.

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get more from hospital and extras

As an Infoblox employee you will have access to market leading benefits, many of which are not available in the retail space

Choice in Hospital Silver, Gold Level Hospital cover supported by choice of Excess Options to reduce out of pocket and access to Australia's largest virtual health network.

Better Health Extras providing extensive benefits can choose 4 levels of Extras which 60%, 70% 80% or 90% back at any provider.

100% back on optical Medibank will reimburse 100% of the costs for optical items up to annual limits, at recognised providers

100% back dental check-ups twice a year when you visit a Members Choice Advantage Provider, best of all these are not deducted from your annual limits.

Mental Health Coverage we pay benefits towards psychology and counselling consultations without the need to serve any waiting period.

Unlimited emergency ambulance Where you need an ambulance and your medical condition is such that you can't be transported any other way, you'll be covered.

No Excess for kids You will have one less worry if your child goes to hospital with no excess for kids on our Hospital Cover.

No lifetime limit on Orthodontics with up to $1900 annual limit claimable each year you continue to receive and pay for orthodontic treatment.

Accident Cover Boost If you choose a Silver level of Hospital Cover we will pay the benefits of Gold cover if you have an Accident.

Increased Age of Adult Dependants Families with adult dependants who are not married or in a de-facto relationship can be covered by their parents cover until the age of 31.

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^Waiting periods up to 12 months may apply in some instances. Must meet clinical requirements to access health programs. [1] Some lens coating excluded. [2] Limited to two dental check-ups on all extras annually. Maximum two bitewing x-rays per check-up, where clinically needed. [3] 12 month waiting period applies.

Flexibility to choose a hospital cover which suits your needs.

hospital cover that suits you

Covers include:

- ✓ No excess for children
- ✓ Private Room Promise
- ✓ Unlimited emergency ambulance transportation
- ✓ Rural and regional travel accommodation
- ✓ Home nursing
- ✓ Health screening tests

Resident hospital cover

Corporate Gold Health Cover Nil, $250, $500 or $750 Excess	A comprehensive hospital cover, including pregnancy and birth	• Pregnancy and birth services • No Excluded or Restricted services
Corporate Silver Plus Health Cover Elite Nil, $250, $500 or $750 Excess	A higher level of hospital cover that doesn't include pregnancy and birth, designed for established families. Why pay for services you don't need?	• Weight Loss Surgery • Joint Replacements • Heart and Vascular system • Chemotherapy, Radiotherapy and Immunotherapy for Cancer
Corporate Silver Plus Health Cover Nil, $250, $500 or $750 Excess	Cover for a broad range of services, such as Heart and vascular system admissions, to provide peace of mind.	• Cataracts • Dialysis • Pain management with device • Heart and vascular system • Lung and chest

Summary only. See accompanying Cover Summaries for full details

Resident hospital covers

✓ **Included Service** We pay benefits towards overnight and same day hospital accommodation, intensive care and medical services where a Medicare benefit is payable. Medibank has arrangements with most private hospitals and day surgeries in Australia - these are known as Members' Choice hospitals. You'll generally get better value if you go to one of these providers. If you're treated at a non-Members' Choice private hospital, we'll generally pay lower benefits and you may incur significant out-of-pocket expenses.

Where you're treated as a private patient in a public hospital, we'll pay benefits towards overnight and same-day accommodation in a shared room.

X Excluded Service An Excluded Service is a service that we won't pay any benefits towards, including any hospital accommodation or medical services.

Home nursing Home nursing benefits are payable toward the cost of private nursing services which do not involve a hospital intervention, and must be provided by a registered home nursing provider. Medibank currently has no Recognised Home Nursing providers in NT and TAS. Conditions apply, refer to your Cover Summary for details.

Health Screening Health screening benefits for Health screening tests are payable towards health screening services approved by Medibank for the detection of an illness or condition and performed by a Medicare registered provider, and where no Medicare benefits are payable for that service. Conditions apply, refer to your Cover Summary for details.

Item or Service	Corporate Gold Health Cover	Corporate Silver Plus Health Cover Elite	Corporate Silver Plus Health Cover
Excess Options (applies per person per calendar year)	**Nil / $250 / $500 / $750**		
No excess for children on family memberships	✓	✓	✓
Accidental Injury Benefit^	N / A	N / A	✓
Private Room Promise	✓	✓	✓
Emergency Ambulance	✓	✓	✓
Rural and Regional Travel and Accommodation	✓	✓	✓
Hospital psychiatric services	✓	✓	✓
Palliative care	✓	✓	✓
Rehabilitation	✓	✓	✓
Brain and nervous system	✓	✓	✓
Eye (not cataracts)	✓	✓	✓
Ear, nose and throat	✓	✓	✓
Tonsils, adenoids and grommets	✓	✓	✓
Bone, joint and muscle	✓	✓	✓
Joint reconstructions	✓	✓	✓
Kidney and bladder	✓	✓	✓
Male reproductive system	✓	✓	✓
Digestive system	✓	✓	✓
Hernia and appendix	✓	✓	✓
Gastrointestinal endoscopy	✓	✓	✓
Gynaecology	✓	✓	✓
Miscarriage and termination of pregnancy	✓	✓	✓
Chemotherapy, radiotherapy and immunotherapy for cancer	✓	✓	✓
Pain management	✓	✓	✓
Skin	✓	✓	✓
Breast surgery (medically necessary)	✓	✓	✓
Diabetes management (excluding insulin pumps)	✓	✓	✓
Heart and vascular system	✓	✓	✓
Lung and chest	✓	✓	✓
Blood	✓	✓	✓
Back, neck and spine	✓	✓	✓
Plastic and reconstructive surgery (medically necessary)	✓	✓	✓
Dental surgery	✓	✓	✓
Podiatric surgery (provided by a registered podiatric surgeon)	✓	✓	✓
Implantation of hearing devices	✓	✓	✓
Cataracts	✓	✓	✓
Joint replacements	✓	✓	X
Dialysis for chronic kidney failure	✓	✓	✓
Pregnancy and birth	✓	X	X
Assisted reproductive services	✓	X	X
Weight loss surgery	✓	✓	X
Insulin pumps	✓	✓	✓
Pain management with device	✓	✓	✓
Sleep studies	✓	✓	✓
Medicare Levy Surcharge (MLS) Exemption	✓	✓	✓
Additional Features			
Home nursing	100% back up to $400 per year*		
Health screening tests	100% back up to $400 per year*		

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extras that pay a guaranteed percentage return at your provider of choice

Better Health 90
90% back on included extras*

Better Health 80
80% back on included extras*

Better Health 70
70% back on included extras*

Better Health 60
60% back on included extras*

* Summary only. See accompanying Cover Summaries for full details.

be 100% better

100% back on two dental check-ups every year at any Members' Choice Advantage dentist

Members with an extras cover get 100% back on two dental check-ups every year, including x-rays, at any Members' Choice Advantage dentist.#
These dental appointments are not deducted from your annual limits.

100% back on optical items

Everyone deserves to see the world clearly. That's why when you join Medibank extras you get 100% back on optical items at all recognised providers up to annual limits.^

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Limited to two dental check ups on all extras annually. Maximum two bitewing x-rays per check up, where clinically needed. Not available in all areas.^ Some lens coatings excluded.

extras cover

All Extras covers include:

- ✓ No lifetime limit on orthodontics
- ✓ Guaranteed percentage return at any provider
- ✓ Two free dental check-up scale and cleans at MCA dentists
- ✓ 100% back on Optical up to your limit

<table>
<tr><th>Item or Medical Service</th><th>Waiting Period</th><th>Better Health 90</th><th>Better Health 80</th><th>Better Health 70</th><th>Better Health 60</th></tr>
<tr><td>% back at all recognised extras providers</td><td></td><td>90%</td><td>80%</td><td>70%</td><td>60%</td></tr>
<tr><td>Ambulance services^
100% back for eligible services where immediate professional attention is required</td><td>1 day</td><td>No annual limit</td><td>No annual limit</td><td>No annual limit</td><td>No annual limit</td></tr>
<tr><td>Optical*
100% back up to annual limits. Includes frames, prescription lenses and contact lenses</td><td>Waived</td><td>$300</td><td>$260</td><td>$225</td><td>$200</td></tr>
<tr><td>General dental*
Preventative treatment, dental examinations, scale and clean.±</td><td>Waived</td><td rowspan="4">$1,900</td><td rowspan="4">$1,750</td><td rowspan="4">$1,200</td><td rowspan="4">$1,000</td></tr>
<tr><td>Surgical Dental Procedures*
(excluding hospital charges)</td><td>12 months</td></tr>
<tr><td>Major Dental*
Periodontics (eg. treatment for gum disease), crowns dentures and bridges, major restorative fillings (eg. veneers) and oral appliances for sleep apnoea.#</td><td>12 months</td></tr>
<tr><td>Orthodontics
Braces</td><td>12 months</td></tr>
<tr><td>Physiotherapy*
Consultations, clinical pilates, hydrotherapy sessions</td><td>Waived</td><td>$700</td><td>$600</td><td>$450</td><td>$350</td></tr>
<tr><td>Chiropractic*
Consultations</td><td>Waived</td><td rowspan="3">$700</td><td rowspan="3">$600</td><td rowspan="3">$450</td><td rowspan="3">$350</td></tr>
<tr><td>Osteopathy
Consultations</td><td>Waived</td></tr>
<tr><td>Podiatry*
Consultations, approved orthotics</td><td>Waived</td></tr>
<tr><td>Remedial Massage*
Consultations</td><td>Waived</td><td>$400</td><td>$300</td><td>$225</td><td>$200</td></tr>
<tr><td>Natural therapies
Consultations for acupuncture*, exercise physiology and Chinese medicine</td><td>Waived</td><td rowspan="7">$1,000</td><td rowspan="7">$750</td><td rowspan="7">$500</td><td rowspan="7">$400</td></tr>
<tr><td>Dietetics
Consultations only</td><td>Waived</td></tr>
<tr><td>Antenatal and postnatal services
Service provider must be working in private practice. Birthing courses with a midwife (one per year per membership). Lactation consultations with a midwife or other recognised provider</td><td>Waived</td></tr>
<tr><td>Mental health support
Consultations</td><td>Waived</td></tr>
<tr><td>Speech therapy
Consultations</td><td>Waived</td></tr>
<tr><td>Occupational therapy
Consultations</td><td>Waived</td></tr>
<tr><td>Non PBS pharmaceuticals
Benefits for prescription-only non-PBS pharmaceuticals will be paid after a set charge has been deducted. Refer to your Member Guide for further details.</td><td>Waived</td></tr>
<tr><td>Blood Glucose monitors and blood pressure monitors
Purchase of devices only.#</td><td>24 months</td><td rowspan="5">$600</td><td rowspan="5">$500</td><td>Not included</td><td>Not included</td></tr>
<tr><td>Health appliances and external prostheses
Insulin delivery pens, pressure therapy garments, braces, splints, orthoses, post-mastectomy bras and external mammary prosthesis/breast forms.#</td><td>Waived</td><td>Not included</td><td>Not included</td></tr>
<tr><td>Eye therapy
Consultations only</td><td>Waived</td><td>Not included</td><td>Not included</td></tr>
<tr><td>Breathing appliances
Peak flow meters, nebulisers and spacing devices only.#</td><td>12 months</td><td>Not included</td><td>Not included</td></tr>
<tr><td>Hearing aids
Purchase of devices.#</td><td>36 months</td><td>Not included</td><td>Not included</td></tr>
</table>

^ For ambulance attendance or transportation to a hospital where immediate professional attention is required and your medical condition is such that you couldn't be transported any other way. TAS and QLD have State schemes to cover ambulance services for residents of those States. *Members' Choice providers are available for these services.# Benefit replacement periods apply ± Members can claim a maximum of two 100% back dental check-ups per member, per year—either two check-ups at a Members' Choice Advantage dentist (including up to two bitewing x-rays per check-up where required), or a first check-up at a Members' Choice dentist (excluding x-rays) and a second check-up at a Members' Choice Advantage dentist. These check-ups do not count towards annual limits. For more information on our Fund rules and policies please see the Member Guide at medibank.com.au or call 1300 763 422 for a copy. This Extras product must be purchased in combination with an eligible hospital product.

transfers and waiting periods

We'll make the transition as smooth and painless as possible. We will generally recognise waiting periods you've already served, so you'll only need to serve the balance with us before you can claim*.

waiting period

All health insurers have waiting periods that everyone serves before they can receive benefits. If you haven't had health insurance before or it's been over two months since you had health insurance, you'll need to serve waiting periods.

12 months
for obstetrics (child birth)

12 months
for pre existing conditions

If you're switching from another fund and you've used any of your current limits (at that fund), that will count towards your annual limits with us.

* Subject to Medibank receiving a transfer certification from your previous health fund.

my medibank,
member convenience

my medibank app

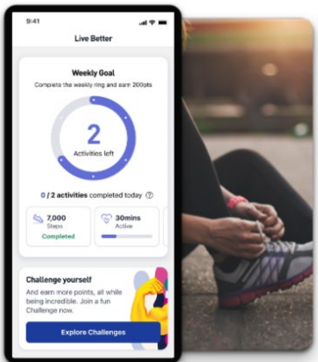
Allows you to better manage your health cover through our website and app. Simple and seamless login process, with the introduction of fingerprint recognition, or Pin/Pass Code.

You will be able to:

- Access 24/7 messaging and support
- View your extras limits
- Make a claim
- Find a Members' Choice providers
- Book a dentist
- Check Cover Details
- Access your Medibank Digital Card
- Access tax documents related to your cover
- Live Better Rewards

Live Better, be rewarded

Live Better rewards is Medibank's health and wellbeing program that encourages members to take steps towards better health and be rewarded for it.



Connect the **health app** that's already on your phone or your **wearable device** and your activities will be **automatically synced.** Start earning points via the weekly goal and monthly challenges.

Medibank members can **earn up to $700 every year** in rewards. These can be used at our range of partners including THE ICONIC, Apple and adidas or to increase extras limits, pay a hospital excess or even an employees out of pocket.

There also a tonne of fun, free ways to move that incredible body of yours and feel connected. With options both online and in the community, there's something for everyone, any time.

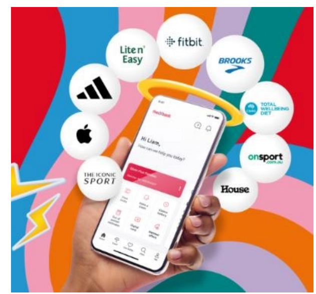
medibank parkrun

medibank feel good PROGRAM

Six ways to earn points

1. **Complete** the Weekly Goal
2. **Complete** the Challenges
3. **Visit** a Members' Choice Advantage Provider
4. **Shop** with our partners
5. **Visit** a fitness or activity partner
6. **Visit** an optical provider-Specsavers

Choose your reward



Choose your own rewards.

Join the health plan and then track any activity in the MyMedibank app and you could receive:

15,000	30,000
points for singles/ single parents	points for couples/ families

that can be redeemed for rewards like gift cards.

Plus, we'll waive 2&6 month waiting periods on extras.

corporate.medibank.com.au/infoblox

1300 763 422

Only available to employees that are eligible to receive a subsidy for the cover. T&Cs apply.

Health. It's the human version of a superpower.

Here's how we can better support the health and wellbeing of your team. We have a range of health programs, services and added support that eligible members with hospital cover can access at no extra cost.

Support when you need it most.

24/7 Medibank Nurse Phone Support.

Members with hospital cover can call qualified nurses any time of the day or night for health advice and support on 1800 644 325.*

Medibank Baby Sleep Support Line.

We've partnered with early parenting organisation Tresillian to offer eligible members with hospital cover baby sleep and settling telehealth consultations in the comfort and convenience of their own homes. Call us on 1800 973 573 between 7am and 11pm EST any day of the week.

24/7 Medibank Mental Health Phone Support.

Need a little extra support? Hospital members can have a one-on-one conversation with a qualified mental health professional if and when they need on 1800 644 325.*

Medibank Better Minds App.

Want to manage your mental health on your own terms, in your own time? Medibank's Better Minds app provides wellbeing checks, personalised skills training and one-on-one coaching with health professionals for anyone who may need extra support. And it's all included with your hospital cover.**

Health Concierge.

Going to hospital? Our health concierge team are here to help eligible members~ prepare for, and recover from a hospital stay or treatment.

Medibank at Home Programs.

Would care be more comfortable at home? Where clinically appropriate, eligible members with hospital cover have the option to receive care for certain treatments in their own homes.§ We offer:

- **Hospital at Home**
- **Rehab at Home (includes Total Joint Replacement)**
- **Chemotherapy at Home**
- **Palliative Care at Home**
- **Haemodialysis at Home**
- **Infusions at Home**
- **Heart Health at Home.**

Participate from anywhere

Preventative health services.

Better Knee, Better Me™.

This program aims to help eligible members[^] with knee osteoarthritis reduce their knee pain and lower the chances of knee replacement surgery.

Better Hip.

We've partnered with the University of Melbourne for this trial to see if a program of diet and exercise support can improve pain and function for eligible members with hip osteoarthritis.

Medibank Type 2 Diabetes Program.

We're piloting a new weight management program to help eligible members[#] with type 2 diabetes better manage their condition.

Care Complete.

Our CareFirst, CarePoint and CareTransition services are here to offer extra support for eligible members with chronic and complex health needs.

Participate from anywhere

Improving affordability of care.

We're partnering with surgeons and hospitals[##] so eligible members can pay no out-of-pocket costs[+] on certain procedures and treatments.

- **No gap day procedure program**
- **No gap joint replacements.**

Online health hubs.

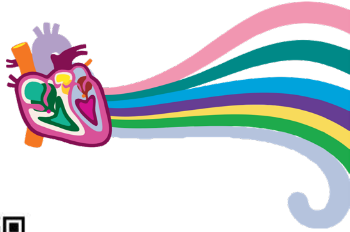
Our information and resource hubs will help equip members with the knowledge they need to better manage their health and wellbeing.[€] Just search for any of the following:

- **Medibank Better Minds**
- **Medibank Planning, Pregnancy and Parenting**
- **Medibank Hospital Assist**
- **Medibank Accident + Emergency**
- **Medibank Health Services.**

Live better. We reward that.

With Live Better Rewards you can track your healthy actions and earn points, that you can redeem towards exciting rewards.[‡]

Sign up for Live Better rewards on your My Medibank app now.



Any questions?
Contact the Customer Health Team on **1300 733 338**

Enjoy member benefits

As a Medibank health insurance member, you can get a discount off our range of Medibank Insurances

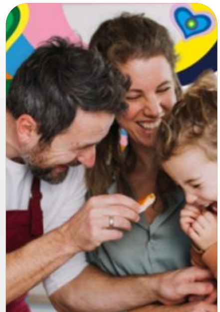
Find more discounts, rewards and great deals at medibank.com.au/livebetter/category/offers

10% off

Pet insurance

15% off

Travel insurance

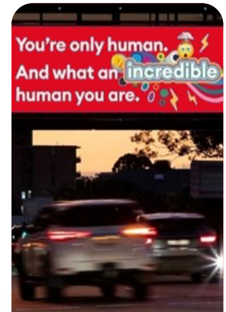


10% off

Life insurance

10% off

Home insurance



10% off

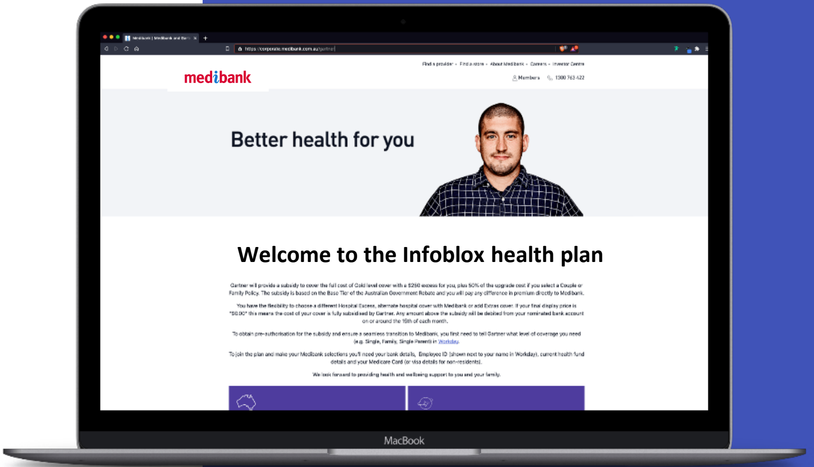
Car insurance

how to join

Our online join platform allows you to complete the join process in less than 6 minutes.

- Completely bespoke to Infoblox subsidy and Health Cover Options
- Understand your upgrade options and their cost
- Allows you to maximise your subsidy
- All online – no paper or signatures required
- Only displays your portion of the premium

To join online visit:
corporate.medibank.com.au/infoblox



medibank Live Better | infoblox

how to find out more

Online

corporate.medibank.com.au/infoblox

Dedicated Phone Line

1300 763 422

8:00am - 6:30pm (AEST)
Monday - Friday

Platinum Messenger

“Message us” through the Medibank App

important information

What if my circumstances change?

You may no longer be eligible for Corporate health cover if any of the following has occurred:

- you are no longer an employee of a company or organisation with a corporate arrangement
- your organisation no longer has a corporate arrangement with us

If any of the above occurs, please contact our dedicated Platinum Phone Line on 1300 763 422

What if I want to add my partner to my single membership?

It's easy to change from a single to a couple membership, but you should be aware that higher premiums apply to a couple membership and additional waiting periods may apply to your partner. You will also need to ensure that adding your partner to your cover is aligned to the Infoblox Policy. Medibank may seek approval from your employer to add your partner to your policy.

For more information on Medibank's Fund Rules, refer to www.medibank.com.au

What happens if my newborn baby needs hospital treatment?

When a newborn baby is in hospital with its mother, no accommodation charges apply for the baby unless the baby becomes an admitted patient in their own right. This happens when the baby requires admission to a neo natal intensive care unit or it is the second or later child of a multiple birth. If your baby is admitted to hospital, please call us.

Can I add a dependent child (including newborns) to my membership?

If you're on a single or couple membership: To add a dependent child to your membership you'll need to change from a single or couple to a family membership.

If you do this within two months of the date of their birth or inclusion in your family unit (e.g. through marriage, adoption or fostering) your child won't have to serve any additional waiting periods.

The change will be backdated to the date of birth or inclusion in your family unit. Also, this change of membership means you'll pay higher premiums.

If I have children, how long can they be insured on my cover?

As your children grow older they can still be covered at no additional cost on your family membership until they turn 21 or, if they are full time students, until they turn 31, provided they're not married or in a de facto relationship. This is because we consider them to be your dependant children.

What if I want more information on adding a dependent child or newborn?

Call us on 1300 763 422 or visit a store.

If I transfer to Medibank from another Australian private health insurer, am I covered immediately?

In some cases yes, in other cases no. You'll be covered for services on your new cover from the date you join if:

- those services were also included on your cover with your former health insurer
- you join us within two months of leaving your former health insurer and
- you've already served the applicable waiting periods.

So although we'll recognise any waiting periods you've served with your former fund, if you haven't fully served the applicable waiting periods, you'll need to serve the balance with us before you're eligible for benefits.

Additional waiting periods will also apply if you've switched to a higher level of cover with Medibank or if you wait more than two months after leaving your former fund before you join Medibank. Any loyalty bonus or other similar entitlements built up with your former fund (e.g. orthodontic entitlements) will not transfer to Medibank.

If you transfer to Medibank or to another Medibank cover, any benefits that may have been paid under your previous cover may be taken into account in determining the benefits payable under your new cover.

Other things you should know

If there's anything else you want to know that's not covered here such as benefit replacement periods or our rules on paying benefits, you should be able to find what you're looking for by reading our Membership Guide.

Need more information?

Please refer to the Medibank Subsidy FAQs or visit www.medibank.com.au/glossary for a list of frequently used words, terms and phrases. Alternatively, call our dedicated Platinum Phone Line on 1300 763 422

it pays to understand your cover

The more you understand your health cover, the more you'll get out of it.

To help you out, we've created a Member Guide which gives you a detailed rundown of how your membership works, and a summary of our Fund Rules.

We've also put together a Cover Summary. This outlines the services and items included in the cover you've chosen.

You can download a copy of your Cover Summary, Member Guide and Fund Rules at medibank.com.au

For a list of useful terms, head to the glossary section of our website.

Find out more

If you'd like to talk to someone about which cover may be right for you, call our dedicated Platinum Phone Line on 1300 763 422 Monday - Friday 8:00am - 6:30pm (AEST)

appendix

private room promise

All Corporate resident hospital covers include our Private Room Promise.

Medibank's new value based contracts with many private hospitals encourage quality, safety and improved efficiencies by hospitals in the interests of our members and their patients, and recognise hospitals for achieving a higher standard of care.

Three out of every four Australian hospitals are part of Medibank's Member's Choice network, giving us one of the largest hospital networks in the industry.

At a Members' Choice Private hospital, Medibank members are more likely to have a private room option made available to them.

Importantly, the decision for a patient to be admitted to a private room resides with the hospital and is assigned based on a number of criteria including availability of a private room, as well as clinical need.

The private room promise applies if employees going to a Members' Choice Hospital, request a private room at least 24 hours before their stay, supply supporting documentation and meet eligibility to receive benefits for the treatment received during the stay^. If there are no private rooms available but you meet the eligibility criteria, you may receive $50 a night, up to five nights per stay.

	Private Patient in a Private Hospital*	Private Patient in a Public Hospital*
Can I get a private room?	Yes, depending on hospital resourcing, availability and clinical need	It's at the hospital's discretion and based on availability and clinical need

^ Does not apply for same day admissions or admissions for sleep studies, or where your doctor specifically requests a shared room for clinical reasons. Only applies to Corporate products from 1 April 2019.
* Applies to admissions to Member' Choice Hospitals only. Subject to elijiblity criteria. You'll need to provide Medibank with supporting documentation form the hospital.

corporate gold health cover

Item or service	Corporate Gold Health Cover
Excess Options (applies per person per calendar year)	**Nil,$250,$500,$750**
No hospital excess for kids on a family membership++	✓
Private Room Promise**	✓
Ambulance Services^	✓
Accidental Injury Benefit+	✓
Rural and Regional Travel and Accommodation	✓
Hospital psychiatric services	✓
Palliative care	✓
Rehabilitation	✓
Bone, joint and muscle	✓
Brain and nervous system	✓
Breast surgery (medically necessary)	✓
Chemotherapy, radiotherapy and immunotherapy for cancer	✓
Diabetes management (excluding insulin pumps)	✓
Digestive system	✓
Ear, nose and throat	✓
Eye (not cataracts)	✓
Gastrointestinal endoscopy	✓
Gynaecology	✓
Hernia and appendix	✓
Joint reconstructions	✓
Kidney and bladder	✓
Male reproductive system	✓
Miscarriage and termination of pregnancy	✓
Pain management	✓
Skin	✓
Tonsils, adenoids and grommets	✓

Item or service	Corporate Gold Health Cover
Excess Options (applies per person per calendar year)	**Nil,$250,$500,$750**
Lung and chest	✓
Podiatric surgery (provided by a registered podiatric surgeon)	✓
Back, neck and spine	✓
Blood	✓
Dental surgery	✓
Heart and vascular system	✓
Implantation of hearing devices	✓
Plastic and reconstructive surgery (medically necessary)	✓
Assisted reproductive services	✓
Cataracts	✓
Pain management with device	✓
Insulin pumps	✓
Dialysis for chronic kidney failure	✓
Joint replacements	✓
Pregnancy and birth	✓
Sleep studies	✓
Weight loss surgery	✓
Medicare Levy Surcharge (MLS) exemption	✓

Additional Features	
Home nursing	100% back up to $400 per year*
Health screening tests	100% back up to $400 per year*

What is an excess?
An **excess** is an amount you contribute towards your hospital treatment which may help you pay less on your premium.
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corporate silver plus health cover elite

Item or service	Corporate Silver Plus Health Cover Elite
Excess Options (applies per person per calendar year)	**Nil,$250,$500,$750**
No hospital excess for kids on a family membership++	✓
Private Room Promise**	✓
Ambulance Services^	✓
Accidental Injury Benefit+	✓
Rural and Regional Travel and Accommodation	✓
Hospital psychiatric services	✓
Palliative care	✓
Rehabilitation	✓
Bone, joint and muscle	✓
Brain and nervous system	✓
Breast surgery (medically necessary)	✓
Chemotherapy, radiotherapy and immunotherapy for cancer	✓
Diabetes management (excluding insulin pumps)	✓
Digestive system	✓
Ear, nose and throat	✓
Eye (not cataracts)	✓
Gastrointestinal endoscopy	✓
Gynaecology	✓
Hernia and appendix	✓
Joint reconstructions	✓
Kidney and bladder	✓
Male reproductive system	✓
Miscarriage and termination of pregnancy	✓
Pain management	✓
Skin	✓
Tonsils, adenoids and grommets	✓

Item or service	Corporate Silver Plus Health Cover Elite
Excess Options (applies per person per calendar year)	**Nil,$250,$500,$750**
Lung and chest	✓
Podiatric surgery (provided by a registered podiatric surgeon)	✓
Back, neck and spine	✓
Blood	✓
Dental surgery	✓
Heart and vascular system	✓
Implantation of hearing devices	✓
Plastic and reconstructive surgery (medically necessary)	✓
Assisted reproductive services	X
Cataracts	✓
Pain management with device	✓
Insulin pumps	✓
Dialysis for chronic kidney failure	✓
Joint replacements	✓
Pregnancy and birth	X
Sleep studies	✓
Weight loss surgery	✓
Medicare Levy Surcharge (MLS) exemption	✓

Additional Features	
Home nursing	100% back up to $400 per year*
Health screening tests	100% back up to $400 per year*

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corporate silver plus health cover

Item or service	Corporate Silver Plus Health Cover
Excess Options (applies per person per calendar year)	**Nil,$250,$500,$750**
No hospital excess for kids on a family membership[++]	✓
Private Room Promise**	✓
Ambulance Services^	✓
Accidental Injury Benefit[+]	✓
Rural and Regional Travel and Accommodation	✓
Hospital psychiatric services	✓
Palliative care	✓
Rehabilitation	✓
Bone, joint and muscle	✓
Brain and nervous system	✓
Breast surgery (medically necessary)	✓
Chemotherapy, radiotherapy and immunotherapy for cancer	✓
Diabetes management (excluding insulin pumps)	✓
Digestive system	✓
Ear, nose and throat	✓
Eye (not cataracts)	✓
Gastrointestinal endoscopy	✓
Gynaecology	✓
Hernia and appendix	✓
Joint reconstructions	✓
Kidney and bladder	✓
Male reproductive system	✓
Miscarriage and termination of pregnancy	✓
Pain management	✓
Skin	✓
Tonsils, adenoids and grommets	✓

Item or service	Corporate Silver Plus Health Cover
Excess Options (applies per person per calendar year)	**Nil,$250,$500,$750**
Lung and chest	✓
Podiatric surgery (provided by a registered podiatric surgeon)	✓
Back, neck and spine	✓
Blood	✓
Dental surgery	✓
Heart and vascular system	✓
Implantation of hearing devices	✓
Plastic and reconstructive surgery (medically necessary)	✓
Assisted reproductive services	X
Cataracts	✓
Pain management with device	✓
Insulin pumps	✓
Dialysis for chronic kidney failure	✓
Joint replacements	X
Pregnancy and birth	X
Sleep studies	✓
Weight loss surgery	X
Medicare Levy Surcharge (MLS) exemption	✓

Additional Features	
Home nursing	100% back up to $400 per year*
Health screening tests	100% back up to $400 per year*

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better health 90

Item or service		Waiting period	Better Health 90
% back at all recognised extras providers			**90% back (up to annual limits)**
Ambulance services˜	For eligible services where immediate professional attention is required	1 Day	✓
General dental*	Includes Preventative Treatment, dental examinations and scale and clean	Waived	$1900
	Surgical procedures (such as wisdom teeth extraction)	12 Months	
Major dental*	Includes endodontics (e.g. root canal), periodontics (e.g. treatment of gum disease), crowns^, dentures^, bridges^ and major restorative services (e.g. veneers)	12 Months	
Orthodontics	e.g. braces	12 Months	
Optical items*	100% back on eligible items (up to annual limits) including frames, prescription lenses and contact lenses	Waived	$300
Podiatry*	Includes approved orthotics	Waived	$700
Chiropractic & Osteopathy*		Waived	
Physiotherapy*	Includes consultations, clinical pilates and hydrotherapy sessions	Waived	$700
Remedial massage*		Waived	$400

Item or service		Waiting period	Better Health 90
% back at all recognised extras providers			**90% back (up to annual limits)**
Acupuncture*		Waived	$1000
Exercise physiology		Waived	
Chinese Medicine		Waived	
Dietetics		Waived	
Ante-natal and post-natal services		Waived	
Mental health support	Consultations for psychology and counselling	Nil	
Speech therapy		Waived	
Occupational therapy		Waived	
Non-PBS pharmaceuticals	Benefits for prescription-only non-PBS pharmaceuticals will be paid after a set charge has been deducted. Refer to your Member Guide for further details	Waived	
Blood glucose monitors and blood pressure monitors		24 Months	$600
Eye therapy		Waived	
Hearing Aids^		36 Months	
Breathing appliances^		12 Months	
Health appliances and external protheses^	e.g. insulin delivery pens	Waived	
Health screening services	Where no Medicare benefit is payable	Waived	See hospital cover
Home nursing		Waived	See hospital cover

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better health 80

Item or service		Waiting period	Better Health 80
% back at all recognised extras providers			**80% back (up to annual limits)**
Ambulance services˜	For eligible services where immediate professional attention is required	1 Day	✓
General dental*	Includes Preventative Treatment, dental examinations and scale and clean	Waived	$1750
	Surgical procedures (such as wisdom teeth extraction)	12 Months	
Major dental*	Includes endodontics (e.g. root canal), periodontics (e.g. treatment of gum disease), crowns^, dentures^, bridges^ and major restorative services (e.g. veneers)	12 Months	
Orthodontics	e.g. braces	12 Months	
Optical items*	100% back on eligible items (up to annual limits) including frames, prescription lenses and contact lenses	Waived	$260
Podiatry*	Includes approved orthotics	Waived	$600
Chiropractic & Osteopathy*		Waived	
Physiotherapy*	Includes consultations, clinical pilates and hydrotherapy sessions	Waived	$600
Remedial massage*		Waived	$300

Item or service		Waiting period	Better Health 80
% back at all recognised extras providers			**80% back (up to annual limits)**
Acupuncture*		Waived	$750
Exercise physiology		Waived	
Chinese Medicine		Waived	
Dietetics		Waived	
Ante-natal and post-natal services		Waived	
Mental health support	Consultations for psychology and counselling	Nil	
Speech therapy		Waived	
Occupational therapy		Waived	
Non-PBS pharmaceuticals	Benefits for prescription-only non-PBS pharmaceuticals will be paid after a set charge has been deducted. Refer to your Member Guide for further details	Waived	
Blood glucose monitors and blood pressure monitors		24 Months	$500
Eye therapy		Waived	
Hearing Aids^		36 Months	
Breathing appliances^		12 Months	
Health appliances and external protheses^	e.g. insulin delivery pens	Waived	
Health screening services	Where no Medicare benefit is payable	Waived	See hospital cover
Home nursing		Waived	See hospital cover

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better health 70

Item or service		Waiting period	Better Health 70
% back at all recognised extras providers			**70% back (up to annual limits)**
Ambulance services˜	For eligible services where immediate professional attention is required	1 Day	✓
General dental*	Includes Preventative Treatment, dental examinations and scale and clean	Waived	$1200
	Surgical procedures (such as wisdom teeth extraction)	12 Months	
Major dental*	Includes endodontics (e.g. root canal), periodontics (e.g. treatment of gum disease), crowns^, dentures^, bridges^ and major restorative services (e.g. veneers)	12 Months	
Orthodontics	e.g. braces	12 Months	
Optical items*	100% back on eligible items (up to annual limits) including frames, prescription lenses and contact lenses	Waived	$225
Podiatry*	Includes approved orthotics	Waived	$450
Chiropractic & Osteopathy*		Waived	
Physiotherapy*	Includes consultations, clinical pilates and hydrotherapy sessions	Waived	$450
Remedial massage*		Waived	$225

Item or service		Waiting period	Better Health 70
% back at all recognised extras providers			**70% back (up to annual limits)**
Acupuncture*		Waived	$500
Exercise physiology		Waived	
Chinese Medicine		Waived	
Dietetics		Waived	
Ante-natal and post-natal services		Waived	
Mental health support	Consultations for psychology and counselling	Nil	
Speech therapy		Waived	
Occupational therapy		Waived	
Non-PBS pharmaceuticals	Benefits for prescription-only non-PBS pharmaceuticals will be paid after a set charge has been deducted. Refer to your Member Guide for further details	Waived	
Blood glucose monitors and blood pressure monitors		24 Months	X
Eye therapy		Waived	
Hearing Aids^		36 Months	
Breathing appliances^		12 Months	
Health appliances and external protheses^	e.g. insulin delivery pens	Waived	
Health screening services	Where no Medicare benefit is payable	Waived	See hospital cover
Home nursing		Waived	See hospital cover

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better health 60

Item or service		Waiting period	Better Health 60
% back at all recognised extras providers			**60% back** (up to annual limits)
Ambulance services~	For eligible services where immediate professional attention is required	1 Day	✓
General dental*	Includes Preventative Treatment, dental examinations and scale and clean	Waived	$1000
	Surgical procedures (such as wisdom teeth extraction)	12 Months	
Major dental*	Includes endodontics (e.g. root canal), periodontics (e.g. treatment of gum disease), crowns^, dentures^, bridges^ and major restorative services (e.g. veneers)	12 Months	
Orthodontics	e.g. braces	12 Months	
Optical items*	100% back on eligible items (up to annual limits) including frames, prescription lenses and contact lenses	Waived	$200
Podiatry*	Includes approved orthotics	Waived	$350
Chiropractic & Osteopathy*		Waived	
Physiotherapy*	Includes consultations, clinical pilates and hydrotherapy sessions	Waived	$350
Remedial massage*		Waived	$200

Item or service		Waiting period	Better Health 60
% back at all recognised extras providers			**60% back** (up to annual limits)
Acupuncture*		Waived	$400
Exercise physiology		Waived	
Chinese Medicine		Waived	
Dietetics		Waived	
Ante-natal and post-natal services		Waived	
Mental health support	Consultations for psychology and counselling	Nil	
Speech therapy		Waived	
Occupational therapy		Waived	
Non-PBS pharmaceuticals	Benefits for prescription-only non-PBS pharmaceuticals will be paid after a set charge has been deducted. Refer to your Member Guide for further details	Waived	
Blood glucose monitors and blood pressure monitors		24 Months	X
Eye therapy		Waived	
Hearing Aids^		36 Months	
Breathing appliances^		12 Months	
Health appliances and external protheses^	e.g. insulin delivery pens	Waived	
Health screening services	Where no Medicare benefit is payable	Waived	See hospital cover
Home nursing		Waived	See hospital cover

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