



**Giving you
peace of mind**



Don't get caught out

Medibank Ambulance Cover offers you peace of mind, at an affordable price. You may not be aware that ambulance services can be expensive. In many instances, people only find this out once they've used the service and received the bill.



Consistently outstanding value 4 years running

The information in this brochure only applies to Medibank branded products and is current at the time of issue August 2012 and supersedes previously published material. Please ensure you read this brochure thoroughly and retain a copy for future reference.

Medibank Ambulance Cover

What's covered

Where you need immediate professional attention **and** your medical condition is such that you couldn't be transported any other way, you are covered for services provided by an ambulance provider approved by Medibank, in the following circumstances:

- ambulance transportation to a hospital to receive immediate professional attention
- when an ambulance is called to provide immediate professional attention but transport by ambulance is not needed
- when, as an admitted patient, the hospital requires you to be transferred from one hospital to another (excluding transfers between public hospitals)
- transport by air ambulance, where pre-approval has been obtained from Medibank by the air ambulance provider.

Waiting periods

A 7 day waiting period applies before you become entitled to ambulance benefits.

What's not covered

We don't pay benefits for any ambulance service that has not been defined under 'What's covered'. This includes the following circumstances:

- ambulance services where immediate professional attention is not required (eg. general patient transportation)
- any ambulance transport required after discharge from hospital
- inter-hospital transfers when you're transferred from one public hospital to another public hospital as an admitted patient
- any ambulance costs that are fully covered by a third party arrangement, such as an ambulance subscription or federal/state/territory ambulance transportation scheme, WorkCover or the Transport Accident Commission
- any air ambulance services that are fully subsidised, such as South Care or NRMA Care Flight.

Already covered

If you live in

New South Wales or Australian Capital Territory

If you already have hospital cover, you pay a government-imposed ambulance levy as part of your premium (this levy is sent on your behalf to the relevant State ambulance scheme). If you have a Commonwealth concession card you may be exempt from paying the ambulance levy.

Queensland or Tasmania

If your principal place of residence is in Queensland or Tasmania, you are covered for ambulance services under the relevant state ambulance schemes operating in these States.

Western Australia

In Western Australia, aged pensioners and their spouse/partners and dependants are entitled to free primary ambulance services provided by the St John Ambulance Australia. In addition, all other senior citizens aged 65 or over are entitled to receive a 50% subsidy on the cost of ambulance transport provided by St John Ambulance Australia. The remaining 50% of the cost may be claimable under Medibank's Ambulance Cover.

Members with Western Australian Ambulance Cover are required to contribute a \$100 co-payment towards the cost of each use of non-emergency ambulance transport rendered by the ambulance service in Western Australia. Non-emergency use is determined by the relevant ambulance service provider eg. inter-medical facility transfer.

For more information please call us on 132 331.

Already have Medibank cover?

If you have a Medibank hospital or extras cover chances are you may already have ambulance cover. To find out call us on **132 331** or visit a Medibank store.

Things worth knowing

Australian Government Rebate on private health insurance

If you're eligible for Medicare, you may be entitled to a rebate, which can help reduce your premium. The rebate percentage you're entitled to is determined by the age of the oldest person covered under the membership and your income.

If your income for Medicare Levy Surcharge purposes is less than the minimum threshold amount the maximum rebate entitlement is:

- 30% where everyone on the membership is aged 64 or under
- 35% where at least one person on the membership is aged between 65 and 69
- 40% where at least one person on the membership is aged 70 or over

If your income is above the minimum threshold amount, then you may still be entitled to a percentage of the rebate.

To calculate your income for the Australian Government Rebate on private health insurance and Medicare Levy Surcharge purposes, go to ato.gov.au or consult your personal finance or taxation advisor.

Join today

If you live in NSW, ACT, Vic, SA, NT, or WA taking out Medibank Ambulance Cover is easy. Join online via our website at medibank.com.au or by calling us on 132 331, or by visiting a Medibank store.

How to pay

Medibank Ambulance Cover premiums are payable in advance at half-yearly or yearly intervals only.

Direct debit

Medibank's direct debit facility is a convenient and flexible way to pay your premiums. Your premiums are automatically deducted from your bank, building society or credit union account. Direct debit is not available by credit card for Ambulance Cover.

Other payment methods

You can also make your initial payment or renew your health cover:

- online at medibank.com.au

Once you have joined, you can also pay your premiums:

- by BPAY® (through your participating financial institution)
- by calling Australia Post on 131 816 and registering to pay through their Billpay service or
- at any branch of Australia Post.

Please contact us on 132 331 or visit a Medibank store for more information on the various payment methods available to you.

Do you have a ‘cooling-off’ period?

If you join but then decide you’d like to either cancel your membership or move to another cover, we have what is known as a ‘cooling-off’ period. This also applies if you’re already a member and have recently changed your cover.

As long as you tell us within 30 days of joining or changing your cover, and no claims have been made against your policy there’s no problem. We can either transfer you to a more suitable cover or refund your premium in full.

What if I have a complaint?

We’ll try to resolve any complaint you may have the first time you raise it with us – please contact us with any issues through the contact points listed on the back of this brochure. If you believe your complaint has not been satisfactorily dealt with, let us know and we’ll escalate your complaint. You can also write to our Customer Resolutions team at Medibank, GPO Box 9999, Melbourne, VIC 3000.

Free, independent advice is also available from the Private Health Insurance Ombudsman:

- call 1800 640 695
- online phio.org.au

If I’m involved in a car accident and an ambulance is called to attend to me, am I covered if I’m then taken to hospital for observation only?

Yes, in this instance we’d pay benefits because the ambulance was called to attend to you for immediate professional attention. We’d also pay benefits for the transportation to hospital.

We wouldn’t, however, pay benefits if you’re entitled to compensation from your state’s motor transport accident commission.

Whilst as an admitted patient, if I need to be transferred from one public hospital to another public hospital, am I covered?

No, Medibank does not cover hospital transfers between public hospital facilities as an admitted patient.

Please discuss any arrangements regarding these types of transfers with the original admitting hospital.

Would I be covered for air ambulance?

In most instances, if air ambulance services are provided by a Medibank approved ambulance provider, you will be covered for the cost of travel by air ambulance. Pre-approval for these services is required. For more information please call us on 132 331 or visit a Medibank store.

Things worth knowing

I'm travelling around Australia. Am I covered in every state or does that depend on my state of residence?

We provide ambulance cover Australia-wide, as long as no benefits are payable by any third parties such as federal/state/territory ambulance transport schemes.

If you're not fully covered, we'll pay benefits towards your remaining costs for ambulance services included under your cover. Refer to page 4 ('What's covered' section) for more information.

I want cover for ambulance services that Medibank doesn't pay benefits for, such as hospital to home ambulance transport and for routine and pre-planned medical treatment. What should I do?

We pay benefits for the ambulance services we've defined on page 4 in the 'What's covered' section. If this cover does not meet your needs, we suggest you contact a recognised ambulance provider in your state.

Private Health Insurance Code of Conduct

We're proud to be a signatory to the Private Health Insurance Code of Conduct. The code was developed by the private health insurance industry and aims to promote the standards of service to be applied throughout the industry. The code is designed to help you by ensuring that:

- information which we provide to you is written in plain language
- our employees are competently trained to deal with your enquiries
- we protect the privacy of your information in line with the privacy legislation
- you have access to a reliable and free system of addressing complaints with us.

A copy of the code is available online at privatehealth.com.au/codeofconduct



Ambulance Cover premiums

Effective 1 April 2012

Single premiums

State	Without Australian Government Rebate of 30% deducted*		With Australian Government Rebate of 30% deducted*	
	Half yearly \$	Yearly \$	Half yearly \$	Yearly \$
New South Wales	30.00	60.00	21.00	42.00
Australian Capital Territory	30.00	60.00	21.00	42.00
Victoria	30.00	60.00	21.00	42.00
South Australia	31.20	62.40	21.80	43.65
Northern Territory	31.20	62.40	21.80	43.65
Western Australia	28.80	57.60	20.15	40.30

Couple/family/single parent family premiums

State	Without Australian Government Rebate of 30% deducted*		With Australian Government Rebate of 30% deducted*	
	Half yearly \$	Yearly \$	Half yearly \$	Yearly \$
New South Wales	60.00	120.00	42.00	84.00
Australian Capital Territory	60.00	120.00	42.00	84.00
Victoria	60.00	120.00	42.00	84.00
South Australia	62.40	124.80	43.65	87.35
Northern Territory	62.40	124.80	43.65	87.35
Western Australia	57.60	115.20	40.30	80.60

Medibank Ambulance Cover is not available to residents of Queensland or Tasmania. Premiums vary from state to state. You are required to hold membership and pay the premium applicable to the state or territory in which you reside.

Premiums are subject to change and may vary by a few cents due to rounding. You will be notified in writing should your premium change after you join.

* See page 6 for more information about the Australian Government Rebate on private health insurance.

Single premiums

State	With Australian Government Rebate of 35% deducted*		With Australian Government Rebate of 40% deducted*	
	Half yearly \$	Yearly \$	Half yearly \$	Yearly \$
New South Wales	19.50	39.00	18.00	36.00
Australian Capital Territory	19.50	39.00	18.00	36.00
Victoria	19.50	39.00	18.00	36.00
South Australia	20.25	40.55	18.70	37.40
Northern Territory	20.25	40.55	18.70	37.40
Western Australia	18.70	37.40	17.25	34.55

Couple/family/single parent family premiums

State	With Australian Government Rebate of 35% deducted*		With Australian Government Rebate of 40% deducted*	
	Half yearly \$	Yearly \$	Half yearly \$	Yearly \$
New South Wales	39.00	78.00	36.00	72.00
Australian Capital Territory	39.00	78.00	36.00	72.00
Victoria	39.00	78.00	36.00	72.00
South Australia	40.55	81.10	37.40	74.85
Northern Territory	40.55	81.10	37.40	74.85
Western Australia	37.40	74.85	34.55	69.10

For more information

about payment options, or the Australian Government Rebate on private health insurance, please call us on **132 331**, visit medibank.com.au or visit a Medibank store.

call **132 331**
visit **medibank.com.au**
or ask **in store**

You can also get health, travel, pet, life and income protection insurance through Medibank.



Medibank Private is a signatory to the Private Health Insurance Code of Conduct.

The Private Health Insurance Code of Conduct logo is a trademark of, and is used under authorisation from, Private Healthcare Australia.



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Membership of Medibank Private is subject to our Fund rules and policies which are summarised in our Membership guide. You will receive a Membership guide and Cover summary upon joining. Premium rates, and the Fund rules and policies, change from time to time. The information in this brochure only applies to Medibank branded products. In order to provide you with a range of health insurance and health related services, Medibank Private and its related companies may share your personal (including sensitive) information. Our Privacy Policy sets out how your personal (including sensitive) information is handled. You can view a copy of our Fund rules and Privacy Policy at any Medibank store, or online at medibank.com.au

The Ambulance Cover described in this brochure is generally not suitable for visitors from overseas, including visitors from countries with which the Australian Government has Reciprocal Health Care Arrangements. Please refer to our brochures for international students and visitors, for health cover that maybe more appropriate.

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