



MBF Choices

VICTORIA EFFECTIVE 1 APRIL 2010

Hospital Cover

MBF Choices helps pay for all in-patient hospital-related treatments (other than exclusions and those listed as not covered below) at MBF Network Hospitals and public hospitals where Medicare pays a benefit, provided the standard membership conditions, including waiting periods, are met. If you upgrade to any other level of MBF Hospital Cover, which includes services not covered under MBF Choices, waiting periods must be served for any additional Benefits.

What's covered

Included Services:

- ✓ Emergency Ambulance Transport services where provided by an MBF Recognised Provider
- ✓ Shoulder arthroscopy and reconstructions
- ✓ Knee arthroscopy and reconstructions
- ✓ Ankle arthroscopy and reconstructions
- ✓ Removal of tonsils
- ✓ Removal of adenoids
- ✓ Removal of wisdom teeth
- ✓ Appendicitis treatment (including removal).

Hospital and doctors' Benefits for included services:

- ✓ Same-day admissions (day surgery)
- ✓ Intensive care
- ✓ Operating theatre
- ✓ Certain therapies such as physiotherapy, occupational therapy and speech therapy when provided by the hospital
- ✓ A hospital room of your own where one's available
- ✓ Doctors' charges in hospital - 100% cover where each doctor chooses to opt-in to the MBF Gap Cover Scheme for your treatment
- ✓ Charges for radiography and pathology services (such as X-rays and blood tests) ordered by your doctor in hospital - 100% cover where MBF has an agreement with the practitioner providing the service
- ✓ Most pharmaceuticals directly related to your admission
- ✓ Surgically-implanted government-approved 'no gap' prostheses.*

Minimum Benefits: all other in-patient services not listed under included or exclusions, where a Medicare benefit is payable, are limited to 'Minimum Benefits'. These Minimum Benefits are limited to basic accommodation costs only and will adequately cover the cost of a public hospital admission. For admissions to private hospitals, including MBF Network and Non-Agreement Hospitals, this Benefit is not sufficient and you are likely to experience a substantial 'gap'. No Benefit is paid towards the cost of theatre charges raised for these services.

*A limited number of government-approved surgically-implanted prostheses will attract a gap which customers will be required to pay.

What's not covered

Exclusions:

- ✗ Pregnancy related services (including childbirth)
 - ✗ Cardiac and cardiac-related services
 - ✗ Renal dialysis for chronic renal failure
 - ✗ Cataract and eye lens procedures
 - ✗ Joint replacements including revisions.
- No level of MBF Hospital Cover will pay for:**
- ✗ Out-patient services
 - ✗ Services that are not clinically necessary, eg cosmetic surgery
 - ✗ Experimental treatment and compound items
 - ✗ Patient contribution on PBS drugs not intrinsic to your hospital treatment and some high cost drugs
 - ✗ Nursing Home Type Patient contribution
 - ✗ Services not invoiced by the hospital (ie invoiced by a third party), eg a manicure, hairdressing
 - ✗ Personal and take home items, eg newspapers, toiletries and crutches.

Exclusions: should you require treatment for a service which is excluded from your level of cover, no Benefits are payable by MBF for any of the hospital or doctors' charges associated with that admission.

Excess

An excess is an amount you agree to pay should you need to go to hospital. You only pay it once per person in a calendar year.

Remember

If you are going to hospital, you should ask your doctor for the applicable Medicare item number and then call **MBF on 131 137** to confirm your treatment is covered and find out your likely hospital charges and Benefits.

Extras Cover

Following is a range of extras services that MBF Choices provides Benefits for, including the maximum Set Benefits that are available to you when you have these services within Victoria. The Limits that are quoted are per person, per calendar year unless otherwise stated and when provided anywhere in Australia by an MBF Recognised Provider. **The extras services below are not a complete list of all the Benefits available and should be read in conjunction with the important information.** All examples, below, of dental Benefits are for services performed by a registered dentist only. For more details on restrictions and service limits, see the MBF Dental Guidelines available in MBF Centres.

MBF MemberCare - get more back from our network of MBF MemberCare Providers

MBF MemberCare is a network of providers covering dental, physiotherapy, optical and chiropractic services. With MBF MemberCare you can enjoy higher Set Benefits on selected services with the certainty of receiving at least 70%-90% of the charge back, up to the Limits of your cover.

Optical

MBF believes that your eyesight is important and we want to help you achieve the look you're after. Through our MBF MemberCare optical network you'll receive higher Set Benefits. Other ways you'll receive added value include:

- a range of fixed price packages on glasses and contact lenses - which could cost you nothing depending on whether you hold Choices 70, Choices 80 or Choices 90 (subject to the terms and conditions of your cover including Limits and waiting periods).

MBF customers can also enjoy:

- up to \$100 off a wide range of fashion frames
- 70%-90% back on most lenses, depending on whether you hold Choices 70, Choices 80 or Choices 90
- 20% off a wide range of sunglasses
- 20% off non-standard contacts eg colour contacts.

MBF MemberCare no-gap optical packages for MBF Choices (depends on level ie 70, 80 and 90)

- Glasses with single vision lens[†]
- Glasses with single vision grind lens**
- Disposable contacts - selected 12 months' supply purchased in-store
- Disposable contacts - selected 12 months' supply purchased over the internet
- Tinting, coatings and UV protection

[†] Includes any frames valued up to \$199

**Not available for MBF Choices 70

For a list of your nearest MBF MemberCare Providers, and for a full list of MBF MemberCare Benefits please visit mbf.com.au

Extras Services

Service category	Service examples	MBF Choices with 70% back		MBF Choices with 80% back		MBF Choices with 90% back		
		MBF MemberCare Set Benefit	Non MBF MemberCare Set Benefit	MBF MemberCare Set Benefit	Non MBF MemberCare Set Benefit	MBF MemberCare Set Benefit	Non MBF MemberCare Set Benefit	
Dental Well Bonus								
Preventive dental [^] <i>MBF MemberCare applies to all preventive services</i>	Your dental Limit increases each calendar year if you complete a preventive dental check-up every 12 months	Periodic oral examination	\$30.10	\$17.85	\$34.40	\$17.85	\$38.70	\$17.85
		Scale and Clean	\$61.60	\$42.00	\$70.40	\$42.00	\$79.20	\$42.00
		Topical fluoride	\$18.90	\$14.20	\$21.60	\$14.20	\$24.30	\$14.20
		Provision of a mouthguard - indirect	\$82.60	\$54.45	\$94.40	\$54.45	\$106.20	\$54.45
General dental [^] <i>MBF MemberCare applies to all general services</i>	• Year 1 \$300 per person • Year 2 \$400 per person	Simple extraction	\$92.75	\$56.00	\$106.00	\$56.00	\$119.25	\$56.00
		Metallic filling - one surface	\$80.50	\$50.40	\$92.00	\$50.40	\$103.50	\$50.40
Major dental	• Year 3 \$500 per person • Year 4 \$600 per person • Year 5 \$800 per person	Crown (stainless steel)	n/a	\$80.15	n/a	\$80.15	n/a	\$80.15
		Indirect tooth-coloured restoration	n/a	\$178.80	n/a	\$178.80	n/a	\$178.80
		Indirect veneer	n/a	\$300.00	n/a	\$300.00	n/a	\$300.00
Flexi Limits								
Optical [^]	Flexi Limits • Year 1 \$300 per person • Year 2 \$350 per person	Frames	\$100.00	\$100.00	\$120.00	\$100.00	\$150.00	\$100.00
		SV lens (pair)	\$80.50	\$62.30	\$92.00	\$62.30	\$103.50	\$62.30
Physio and chiro [^]	• Year 3 \$400 per person • Year 4 \$450 per person • Year 5 \$500 per person	Physio initial attendance	\$48.30	\$31.90	\$55.20	\$31.90	\$62.10	\$31.90
		Physio subsequent attendance	\$38.50	\$25.60	\$44.00	\$25.60	\$49.50	\$25.60
		Chiro initial attendance	\$51.45	\$34.00	\$58.80	\$34.00	\$66.15	\$34.00
		Chiro subsequent attendance	\$33.25	\$24.00	\$38.00	\$24.00	\$42.75	\$24.00
Pharmaceutical		Most prescribed non-PBS listed drugs	Most prescribed non-PBS listed drugs. PBS deducted from each script, then pay 100% up to maximum of \$50 per script.					
Natural therapies		Acupuncture initial attendance	n/a	\$28.50	n/a	\$28.50	n/a	\$28.50
		Acupuncture subsequent attendance	n/a	\$21.50	n/a	\$21.50	n/a	\$21.50
		Remedial massage initial attendance	n/a	\$21.50	n/a	\$21.50	n/a	\$21.50
		Naturopathy initial attendance	n/a	\$25.00	n/a	\$25.00	n/a	\$25.00
Emergency Ambulance Transport services	No annual Limit	When provided by MBF Recognised Providers	n/a	100%	n/a	100%	n/a	100%

These are just some of the common Set Benefits available on MBF Choices. To check others not listed here, please contact MBF.

[^] MBF MemberCare Benefits only apply to these services.

This product summary does not contain all the important terms of your cover and should be read in conjunction with the important information. If you need further information, please call MBF on 137 137