

# Mane we oli pem long helt blong yu for Pacific Islanders

## Ol advantej blong ol visita I kavremap

### Ol benefit blong man we i silip long hospitel

#### Mane we oli pem long hospitel i kavremap wanem

Taem yu wan visita yu silip long hospitel, bae mifala i pem **100% ful mane** we mifala i inkludum ol advantej ia.

- ✓ Fi blong taem dokta i operatem yu long hospital
- ✓ Taem yu silip long hospitel long wan naet wetem long wan dei
- ✓ Gavman i letem blong ol dokta i save jenism pat blong bodi blong i wok gud
- ✓ Ples blong katem man, man we sik blong hem i nogud tumas mo ol fi blong rum we yu silip long hem
- ✓ Ol meresin we ol dokta i givim long man we i sik



#### Ol taem blong wet

lukluk daon

Bambae i gat sam sevis we bae yu wan yu pem long mane blong yu. Yu sud letem hospitel we oli stap lukluk long yu se bae yu wan yu pem long mane blong yu. Luk luk nib OVHC sipos no yu kolem olgeta long **1800 775 204** blong save moa infomesen.

#### Ol eksampol we ol i inkludum hemi

- |  |   |  |
|--|---|--|
| ✓ Aksiden  | ✓ Katem bel blong yu from i soa mo i swelap   | ✓ Putum man o woman long wan program blong mekem hem i kam gud bakegen |
| ✓ Katem ae from (e.g ea i gat waet toti long ae, ae i tanem, wan samting i swelap long ae) | ✓ Ston insaed long kidni, mo ol kakae we ol kemikel i mekem insaed long bodi i kam strong | ✓ Katemaot appendix  |
| ✓ Katem baksaaed from i soa tumas  | ✓ Katem ni mo solda   | ✓ Katemaot lam we i swelap long maot                                   |
| ✓ Tes blong jekem bigfala gat mo katemaot gat blong yu                                     | ✓ Lukluk long ni, hip mo solda  | ✓ Tub we kakae i stap folem  |
| ✓ Wan tub we oli putum long sorae  |   | ✓ Ol narafala helt insurens skim oli no inkludum                       |

#### Ol samting we oli no inkludum

Lis blong ol sevis ia i **NO** stap instead long polisi ia:

- |  |  |  |
|--|--|--|
| ✗ Givhan long woman blong gat bel  | ✗ Mekem ol tes from wanem nao yu no save gat bebe    | ✗ Dokta I toktok long man we bae lusum hed |
| ✗ Karellaot sofsof tisu long bun, karellaot wan pat blong wan man mo putum long narafala man | ✗ Staon mo serem nogud filing blong yu wetem wan man | ✗ Sevis ia I no inkludum insurens          |
| ✗ Katemaot olfala skin long fes  |  |  |

Plis lukluk long ol rul blong nib OVHC Fand long ol sevis we ol i no provaedem.

#### Ol benefit we i lou

Sipos yu admit long hospitel we oli provaedem sam sevis nomo, bae ol i **ridiusum ol reit blong ol benefit folet stet o teritori helt we yu go long hem**, man we i silip long hospitel ol i ridiusum **Medicare Benefit Schedule (MBS)** fi (i folet ol lou benefit ia). Hemia i minim se wan wan man i pem hospital long poket mane blong hem nomo. Sipos yu wantem save hamas nao bae yu pem, kolem **1800 775 204**. O Sipos yu wantem save moa infomesen long saed long ol benefit we oli provaedem, plis lukluk long rul OVCH.

- |  |   |  |
|--|---|--|
| ■ Sik we i mekem bodi i bigwan tumas, bae oli katem yu from bodi blong yu i bigwan | ■ Man we i gat wan series sik long bodi blong hem | ■ Gat bel mo ol narafala sevis wetem     |
|  |   | ■ Praktis blong tritim wan man i kam gud |

#### Ol manis we oli stap wet long hem

- **12 manis** - Ol sik we i stap olwe nomo long man olsem man we i lusum hed, man we ol i stap givim meresin long hem from pein we hem i stap filim evride
- **12 manis** - Woman we i gat bel mo sevis blong mama we i wantem bonem bebe
- **2 manis** - Ol sik we i stap olwe nomo long man olsem man we i lusum hed, man we ol i stap givim meresin long hem from pein we hem i stap filim evride i (i no mata we hem i bin kam bifo o nogat)
- **No mas wet** - Sevis blong Ambulans

**nib.com.au 1800 775 204**

Your Health Cover for Pacific Islanders - Advantage Visitor Cover 1/3



Olgeta long nib helt fand ol i isuem ABN 83 000 124 381 (nib), i wan praevet helt kampani we oli rejistarem. Ol infomesen we i stap long dokument ia i aplae stat long 4 Julae 2022, mo hem i olsem wan samar i nomo. Dokumen ia ol i sud ridim folet rul blong OVHC. Mo ol rul mo ol benefit ia ol i save jenise, long ol taem we i stap kam.

# Mane we oli pem long helt blong yu for Pacific Islanders

## Ol advantej blong ol visita I kavremap

### Ol benefit blong sik man we i sik be i no silip long hospital

Taem wan dokta i stap kam luk yu long haos blong yu, be i no long hospital, yumi singaotem sevis ia se i kam aotsaed. Bae mifala i pem folem ol sevis we oli provaedem long MBS we hemi Advantej blong ol visita.

Ol benefit i kavremap	Benefit	Taem blong wet
		Sipos yu yu niu long saed blong helt insurens o yu pem amaan blong yu i go long hospitel i bigwan
Dokta/ Man we i stap lan blong kam wan konsalten	100% MBS	No wet
Spesialis/ konsalten blong katem man	100% MBS	No wet
Ol sevis we ol i spesialaes long (wanem nao i kosem sik, mo from wanem mo tu olgeta we ol i stap skanem bodi)	100% MBS	No wet
Ol emergensi fasiliti	Ol reits we hospitel I mekem tritmen long yu <sup>1</sup>	No wet
Sik man we I stap aotsaed be oli stap tritim hem	100% Kos	No wet
Woman we I gat bel mo ol naraefala sevis be (I no inkludum jekap mo visitim mama afta we I bonem bebe)	100% MBS	12 manis

### Moa benefit

Ol benefit i kavremap	Taem blong wet
Ambulens sevis (sipos wan l sik mo olgeta long stet mo teritori i provaedem sevis ia)	No wet
Medikel ripatriasen i go bak long kantri blong yu (Olgeta long nib i sendem wan man blong olgeta i kam jekem sik blong yu)	No wet <sup>2</sup>
Mane blong pem taem wan man I ded (limit hemi \$20,000 long wan man)	No wet <sup>2</sup>



Plis kolem 1800 775 204

.....  
Spos yu wantem save praes blong tritmen we bae yu pem bifo yu go long hospital

<sup>1</sup> Wan wan stet mo teritori helt autoriti oli putum praes inaf blong wan wan man I save pem wan pablik hospitel o wan pravet hospitel.

<sup>2</sup> Plis yufala i mas save se yu mas wet afta long 12 manis blong kleim folem kondisen blong yu.

nib.com.au 1800 775 204

Your Health Cover for Pacific Islanders - Advantage Visitor Cover 2/3



Olgeta long nib helt fand ol i isuem ABN 83 000 124 381 (nib), i wan praevet helt kampani we oli rejistarem. Ol infomesen we i stap long dokumen ia i aplae stat long 4 Julae 2022, mo hem i olsem wan samar i nomo. Dokumen ia ol i sud ridim folem rul blong OVHC. Mo ol rul mo ol benefit ia ol i save jenis, long ol taem we i stap kam.

# Mane we oli pem long helt blong yu for Pacific Islanders

## Ol advantej blong ol visita I kavremap

### Ekstra

Ol narafala sevis we yu save yusum evridei.

Benefit we oli kavremap	Limit blong wan yia	Taem blong wet
(100% kos blong wan yia we i gat limit)	Wan man i save kleim from mane blong hem spos hem i memba blong wan yia	Hemia i go long olgeta we oli niu long saed blong insurens o sipos yu bin pem olgeta i go andap
<b>Ol meresin we oli stap priperem blong yu</b> (PBS olgeta long lis nomo)	<b>\$500</b>	<b>2 manis</b>



**nib.com.au 1800 775 204**

Your Health Cover for Pacific Islanders - Advantage Visitor Cover 3/3

Olgeta long nib helt fand ol i isuem ABN 83 000 124 381 (nib), i wan praevet helt kampani we oli rejistarem. Ol infomesen we i stap long dokumen ia i aplae stat long 4 Julae 2022, mo hem i olsem wan samar i nomo. Dokumen ia ol i sud ridim folem rul blong OVHC. Mo ol rul mo ol benefit ia ol i save jenis, long ol taem we i stap kam.