

Mature Singles  
and Couples

# Looking forward, Looking good



**medibank**  
For Better Health

An orange teardrop-shaped graphic containing white text.

We'll help you be  
your best at every  
stage in life

# Why Medibank?

Medibank is more than just about insuring your health. We have the people, services and resources to be your personal health partner, helping you to be your best at every stage in life. We're committed to making health insurance as straightforward as possible. For a start, we make it easier for you to choose cover that's right for you. We have an extensive network of stores across Australia where you can drop in for advice and assistance. And when it comes to claiming, we do everything we can to make the process how it should be – clear, simple, and certain.

Read me in  
conjunction with  
the Did you know?  
brochure



# Cover that's right for your time of life

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You still know how to rock'n'roll but occasionally it might just hurt a little. So you're probably paying more attention to your health insurance – like all those extras. Some of them sound appealing but paying a premium doesn't.

The good news is that if you qualify for the Medicare Levy Surcharge, you may save on tax. For more details, read our Membership Guide at [medibank.com.au](http://medibank.com.au) or visit [ato.gov.au](http://ato.gov.au)

Here are some ways Medibank can help you manage your health a long way into the future. These examples are from our packaged covers range.

**For Security Essentials** You're in pretty good shape and want to stay that way.

With For Security Essentials cover, we've taken out the things you may no longer want such as obstetrics and IVF. Instead you get hospital cover for heart-related services, knee or shoulder reconstructions and investigative services like colonoscopies. You'll have access to a wide range of extras including optical, natural therapies and podiatry as well as increasing annual limits for services such as major dental and physio.

**For Security Comprehensive** The older you get, the more important good health becomes.

Take extra care of yourself with one of our higher levels of cover while not paying for the things you may no longer need, like obstetrics. Get all the good things from our For Security Essentials cover with the peace of mind of knowing you have hospital cover for treatments like major eye surgery and renal dialysis.

You'll also get 70% back (up to annual limits) on a wide range of extras that include dental, major dental, podiatry and chiro at Members' Choice providers. And you can use your annual Membership Bonus on extras or towards your hospital excess.

**Ultra Health Cover** for Medibank's best cover.

Get greater peace of mind with the protection that comes with our best packaged cover. You'll get hospital cover with no excess and the Ultra bonus will help reduce out-of-pocket hospital and other in-hospital medical costs. Plus get 100% back (up to annual limits) on your extras at Members' Choice providers. There's simply too much to describe here.

For more information, pick up a Singles and Couples packages brochure.

With the above covers, you also get 100% back on optical (up to annual limits) at optical retailers.

And if these covers aren't what you're looking for, we have a mix and match range where you can choose your own combination of hospital and extras cover. To find out more, pick up our Hospital cover and Extras cover brochures at any Medibank store.

# Get in touch

Call us on 132 331,  
walk into any  
Medibank store or visit  
[medibank.com.au](http://medibank.com.au)

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## Other important things

This brochure should be read in conjunction with the Did you know? brochure.

When taking out any Medibank cover it's important to know that waiting periods, annual limits and excesses apply to some of our covers. You should familiarise yourself with these before becoming a Medibank member. Also you should note, some of our hospital covers have services that are restricted or excluded and no cosmetic surgeries or procedures are covered by Medibank. Members' Choice extras providers may not be available in some areas.

The good news is if you're joining us from another fund, you may not have to re-serve waiting periods if you hold a cover with your existing insurer which we consider to be most similar to the cover you're transferring to.

## Want to know more?

To find out more about any of these Medibank covers or other options, visit [medibank.com.au](http://medibank.com.au) or pick up a Singles and Couples packages brochure.

## Mi Health is good for mature singles and couples

Mi Health is a range of health support services that are part of our hospital covers. Want advice on an upcoming surgery or managing your cholesterol? You can call an experienced Medibank nurse 24/7 with any health question from the comfort of your own home.

You can also get health information when you need it with access to our extensive Online Health Hub (where you can start a personalised wellness record) or by downloading our Mobile Health Apps. Plus if you ever need to go to hospital, Hospital Support provides personal advice and support about your overnight hospital stay. Simply call 132 331 for more information.

To find out more about Mi Health, pick up a brochure or visit [medibank.com.au/mihealth](http://medibank.com.au/mihealth)

# flybuys

## Exclusive flybuys rewards for Medibank members

We think our members should be rewarded for taking care of their health. That's why you can benefit from TRIPLE POINTS\* when buying fresh fruit and veg and frozen veg<sup>^</sup> at Coles plus earn points when you pay your Medibank premium. All you need to do is link your memberships. To find out more about this offer and applicable conditions, visit [medibank.com.au/flybuys](http://medibank.com.au/flybuys)

\*TRIPLE POINTS offer is limited to 1,000 additional points per month on fresh fruit and veg and frozen veg.

<sup>^</sup>Nuts and some other exclusions apply, see [flybuys.com.au/medibank](http://flybuys.com.au/medibank) for details.

call **132 331**  
**131 680 for Corporate enquiries**  
visit **medibank.com.au**  
or ask **in store**

connect with us on    



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