



Take a positive step

Your new job just gets
better and better



Congratulations

A new job is really exciting and can open up lots of new opportunities, including access to your MBF Corporate Health plan.

A great offer to get you started

MBF will waive the two and six month Waiting Periods on Extras only for new employees who join the MBF Corporate Health Plan with Hospital and Extras Cover as a new MBF customer within the first two months of joining the company[^]. Waiting Periods for Hospital Cover still apply and other Waiting Periods for Extras services apply such as 12 months for major dental. Excludes MBF Overseas Visitors' Covers. This means eligible employees can claim immediately on some services such as general and preventive dental, physiotherapy and optical products*.

* Of course, claiming is subject to the terms and conditions of the chosen Level of Cover such as Waiting Periods and Limits. Please read an MBF Health Cover brochure and the MBF Policy Terms & Conditions before joining.

[^] Not available with any other offer.

Benefit financially

Avoid paying the additional 1% Medicare levy

If you have taxable income of more than \$50,000 a year (for singles) or \$100,000* a year (for a couple or family with one child), your Medicare levy increases from 1.5% to 2.5% if you don't have appropriate private hospital cover. By taking out any level of MBF Hospital Cover with a maximum Excess of \$500 per person, you could avoid the Medicare levy surcharge.

* Threshold increases by \$1,500 per child after the first child

Lock in your Lifetime Health Cover loading

Under the Federal Government Lifetime Health Cover initiative, if you take out hospital cover by 1 July following your 31st birthday and maintain it, you can expect to pay lower premiums throughout your life compared to someone who joins a health fund when they're over 30. So, if the oldest



person who will be on your Policy is about to turn 31, joining soon could make a real difference to your future premiums.

More affordable cover

You could be eligible to receive a minimum 30% Federal Government Rebate on private health cover. The Rebate is available to anyone who is entitled to full Medicare benefits and holds eligible private health insurance.

Your accountant, financial adviser or tax specialist can also give advice that can assist you in choosing your level of MBF cover.

Corporate membership gives you even more

As an MBF corporate customer, you'll have access to a range of benefits including:

Corporate Products

Products and services designed and packaged specifically with the needs of corporate customers in mind.

Dedicated customer care

Priority access to customer services, which includes MBF's most highly trained consultants.

MBF MemberCare

By using the growing MBF MemberCare network of service providers, you can enjoy higher Set Benefits and the certainty of receiving between 70% - 90% of the charge back on selected extras services such as, general and preventive dental, optical, physio and chiropractic. All MBF HealthLink Package products receive 90% of the charge back.

Healthy benefits for a healthy lifestyle with in2life

MBF's way of helping customers stay healthy.

As well as giving customers security and peace-of-mind from their health cover, MBF is all about making a positive difference to our customers' overall health and wellness. in2life provides tools, advice, discounts and information designed to help our customers better understand their health and general wellness, and practical ways to improve both. This includes the Health Risk Assessment where they can find out their 'Real health Age'.

We simply want them to make the most of life. Visit mbf.com.au/wellness for more information.

Get more from your cover

Using mbf.com.au you can access a range of information including:

- What you need to know before going to hospital
- What you can do to reduce gap payments
- Search for information on medications
- View and update your details at any time with myMBF

Plus you'll receive *LivingWell*, our exclusive magazine.

MBF AutoPay

MBF Autopay pays your premium automatically by direct debiting your bank account or credit card.

Online Claims

Our online claims service is a quick and convenient way for you to claim on selected extras from home or work, where you have paid the provider in full for the services. In many instances you'll receive fast payment into your bank account within three business days. Of course claiming is subject to the standard conditions of your cover including Waiting Periods and Limits.

MBF AutoClaim

Swipe your MBF Corporate Card at participating MBF Recognised Providers and your claim is processed on-the-spot and any MBF Benefit payable is deducted from your bill, all you have to do is pay any gap.

30-day money-back guarantee

We're confident you'll be satisfied with MBF. So confident that we'll refund your premiums (less any claims paid) if you write to tell us you're not satisfied within the first 30 days of joining.



It's simple to transfer

If you transfer from another registered Australian health fund, you will enjoy continuity of existing cover for the same level of Benefit entitlements for services common to both levels of cover - provided you have already served the relevant Waiting Periods and transferred within two months of ceasing membership of the existing fund.

*Lifetime limits apply. Other limits may also apply.

Transfer and join today

To join MBF or request a product brochure, simply call our Corporate Sales Team on 1300 653 525, visit your local MBF Centre or mbf.com.au/corporate

You should read the relevant MBF product brochure together with the MBF Policy Terms & Conditions before joining.



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Enquiries 1300 653 525
mbf.com.au/corporate

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