

Private Health Information Statement - General treatment policy

choosable 60 – teeth / eyes / muscle & bone

ahm health insurance

<http://www.ahm.com.au>

134 246

Monthly Premium

\$139.30[#]

(before any rebate or insurer discount)

Covers one adult & dependants, including non-student dependants (2 or more people, only one of whom is an adult)

Available in Victoria

[#] You may be entitled to an Australian Government rebate on the above premium. Your premium may also include an insurer discount. Check with your insurer for details.

This policy covers children, students up to and including the age of 30 and non-students up to and including the age of 30, as well as persons with a disability who qualify as a child, student or non-student in these age ranges.

General Treatment Cover









ahm Health Insurance does not operate a preferred provider scheme. Included Extras benefits apply to any recognised provider. See <https://members.ahm.com.au/find-a-provider>.

This policy  includes General treatment (Extras) cover for

Treatment	Waiting period (months)	Benefit limits (per 12 months unless otherwise stated)	Examples of maximum benefits
General dental	2	\$800 per person up to \$1,600 per policy (combined limit for general dental, major dental, endodontic & orthodontic) \$1,800 lifetime limit for Orthodontic	Periodic oral examination - 60% of charge Scale & clean - 60% of charge Fluoride treatment - 60% of charge Surgical tooth extraction - 60% of charge
Major dental	12		Full crown veneered - 60% of charge
Endodontic	12		Filling of one root canal - 60% of charge
Orthodontic	12		Braces for upper & lower teeth, including removal plus fitting of retainer - 60% of charge
Optical	6	\$250 per person up to \$500 per policy	Single vision lenses & frames - 60% of charge Multi-focal lenses & frames - 60% of charge
Physiotherapy	2	\$400 per person up to \$800 per policy (combined limit for physiotherapy, chiropractic, exercise physiology & osteopathy)	Initial visit - 60% of charge Subsequent visit - 60% of charge
Chiropractic	2		Initial visit - 60% of charge Subsequent visit - 60% of charge
Exercise physiology	2		Initial visit - 60% of charge Subsequent visit - 60% of charge
Osteopathy	2		Initial visit - 60% of charge Subsequent visit - 60% of charge

This cover includes no gap dental check-ups at select dentists. Learn more at ahm.com.au/nogap

This policy  does not include General treatment (Extras) cover for

 Acupuncture	 Non PBS pharmaceuticals	 Remedial massage
 Blood glucose monitors	 Podiatry	 Other treatments - check with your insurer
 Hearing aids	 Psychology	

Ambulance cover

In Victoria this policy provides:

PrivateHealth.gov.au

PolicyID: AHM/I105/VGQJ1Y

Date statement issued: 01 April 2026

Page 1 of 2

Emergency: Unlimited with a waiting period of 1 day.

Call-out fees: will be paid for each attendance, including emergency treatment without transport to hospital.

[Other features of this ambulance cover](#)

Unlimited benefits for medically necessary ambulance trips to the nearest hospital that is able to provide the level of care you require. TAS and QLD have State schemes to cover ambulance services for residents of those States.

[Disclaimer](#)

The information contained in this Private Health Information Statement was provided by the insurer and is intended as general information. It may not take into account your particular circumstances. For information please contact the insurer.