

## Private Health Information Statement - General treatment policy

### Family Extras

ahm health insurance

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

134 246

**Monthly Premium**

**\$102.30<sup>#</sup>**

(before any rebate or insurer discount)

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

Available in Northern Territory

<sup>#</sup> 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 and other dependants up to and including the age of 20, students up to and including the age of 30, as well as persons with a disability who qualify as a child or other dependant or 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                | 0                       | \$500 per person<br>(Sub-limits apply)   | Periodic oral examination - \$33.65<br>Scale & clean - \$68.30<br>Fluoride treatment - \$24.45<br>Surgical tooth extraction - \$105.25 |
| Major dental                  | 12                      | \$750 per person<br>(Sub-limits apply)   | Full crown veneered - \$505.90   |
| Endodontic                    | 12                      | \$600 per person<br>(combined limit for endodontic & other services)                     | Filling of one root canal - \$120.55   |
| Orthodontic                   | 12                      | \$700 per person<br>\$2,200 lifetime limit   | Braces for upper & lower teeth, including removal plus fitting of retainer - 100% of charge  |
| Optical                       | 0                       | \$220 per person   | Single vision lenses & frames - \$220.00<br>Multi-focal lenses & frames - \$220.00   |
| Non PBS pharmaceuticals       | 0                       | \$350 per person   | Per eligible prescription - \$50.00  |
| Physiotherapy                 | 0                       | \$300 per person   | Initial visit - \$36.00<br>Subsequent visit - \$28.00  |
| Chiropractic                  | 0                       | \$300 per person   | Initial visit - \$36.00<br>Subsequent visit - \$28.00  |
| Podiatry                      | 0                       | \$250 per person   | Initial visit - \$31.00<br>Subsequent visit - \$25.00  |
| Psychology                    | 0                       | \$250 per person   | Initial visit - \$71.00<br>Subsequent visit - \$41.00  |
| Acupuncture                   | 0                       | \$300 per person   | Initial visit - \$22.00<br>Subsequent visit - \$22.00  |
| Remedial massage              | 0                       | (combined limit for acupuncture, remedial massage, exercise physiology & other services) | Initial visit - \$27.00<br>Subsequent visit - \$27.00  |
| Hearing aids                  | 12                      | \$1,200 per person<br>2 appliance(s) every 3 years<br>(Sub-limits apply)                 | Hearing aid - \$600.00   |
| Ante-natal/Post-natal classes | 0                       | No annual limit  | Initial visit - \$25.00<br>Subsequent visit - \$25.00  |
| Dietetics/dietary advice      | 0                       | \$250 per person   | Initial visit - \$32.00<br>Subsequent visit - \$25.00  |

|  |    |                                  |   |
|--|----|----------------------------------|---|
| Exercise physiology  | 0  | Combined limit - see Acupuncture | Initial visit - \$22.00<br>Subsequent visit - \$22.00 |
| Eye therapy (orthoptics)   | 0  | \$250 per person                 | Initial visit - \$25.00<br>Subsequent visit - \$22.00 |
| Health management / Healthy lifestyle  | 0  | \$250 per person                 | Health management - \$8.00                            |
| Occupational therapy   | 0  | \$250 per person                 | Initial visit - \$30.00<br>Subsequent visit - \$26.00 |
| Orthotics (podiatric orthoses)   | 12 | \$150 per person                 | Orthotics supply & fit - 100% of charge               |
| Osteopathy   | 0  | \$300 per person                 | Initial visit - \$36.00<br>Subsequent visit - \$28.00 |
| Speech therapy   | 0  | \$250 per person                 | Initial visit - \$50.00<br>Subsequent visit - \$26.00 |
| This cover also includes Hypnotherapy (\$71 for initial consultations and \$41 for subsequent consultations) and Health Improvement Benefits including: Quit Smoking, Disease management association fees, Cancer Council UV products, Stress management courses, Preventative tests, scans and screenings, Health checks, Exercise classes and Swimming lessons. Other benefits also include Joint fluid replacement injections, Medical Gases, Travel & Accommodation, unlimited emergency ambulance and Counselling services. Conditions and annual limits apply. Please refer to product guide for more details. |    |                                  |   |

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

**✗** Blood glucose monitors

**✗** Other treatments - check with your insurer

For further information about this policy see

<http://www.ahm.com.au/Family-Extras>

## Ambulance cover

In Northern Territory this policy provides:

**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.

For further information about this policy see

<http://www.ahm.com.au/Family-Extras>

## 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.