

Private Health Information Statement - General treatment policy

black 60

ahm health insurance

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

134 246

Monthly Premium

\$120.50[#]

(before any rebate or insurer discount)

Covers two adults & dependants (3 or more people, only 2 of whom are adults)

Available in South Australia

[#] 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	2	\$650 per person up to \$1,300 per policy	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	\$600 per person up to \$1,200 per policy (combined limit for major dental, endodontic & other services)	Full crown veneered - 60% of charge
Endodontic	12		Filling of one root canal - 60% of charge
Optical	6	\$200 per person up to \$400 per policy	Single vision lenses & frames - 100% of charge Multi-focal lenses & frames - 100% of charge
Physiotherapy	2	\$350 per person up to \$700 per policy (combined limit for physiotherapy, chiropractic, osteopathy & other services)	Initial visit - 60% of charge Subsequent visit - 60% of charge
Chiropractic	2		Initial visit - 60% of charge Subsequent visit - 60% of charge
Remedial massage	2	\$200 per person up to \$400 per policy	Initial visit - 60% of charge Subsequent visit - 60% of charge
Osteopathy	2	Combined limit - see Physiotherapy	Initial visit - 60% of charge Subsequent visit - 60% of charge

This cover also includes unlimited emergency ambulance and 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	 Psychology
 Blood glucose monitors	 Orthodontic	 Other treatments - check with your insurer
 Hearing aids	 Podiatry	

Other features of this general treatment cover

This cover includes a combined limit for physiotherapy, chiropractic and osteopathy.

Ambulance cover

In South Australia this policy provides:

PrivateHealth.gov.au

PolicyID: AHM/190/SCJF2D

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.