

Private Health Information Statement - General treatment policy

My Choice Extras Complete 90

Medibank Private Limited

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Monthly Premium

\$455.90 #

(before any rebate or insurer discount)

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

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

At Members' Choice extras providers you may get more for your cover. This includes 100% back on a dental check up, scale and clean each year and great optical deals. See <https://www.medibank.com.au/health-insurance/find-provider/#/>.

This policy  includes General treatment (Extras) cover for

Note, for items marked with an asterisk *: A 12 month waiting period applies to surgical tooth extraction. Exercise physiology benefit is \$27.00 for individual consultations and \$15.00 for group consultations. Counselling (no waiting period) shares an annual limit with Psychology. Vaccinations - non-PBS listed flu vaccinations only. Health Management benefit shown is the benefit for an approved weight management course, various benefits apply to other services, please refer to the bottom of this PHIS.

| Treatment | Waiting period (months) | Benefit limits (per 12 months unless otherwise stated) | Examples of maximum benefits |
|-------------------------|-------------------------|---|--|
| General dental* | 2 | No annual limit applies to General dental | Periodic oral examination - \$34.90 Scale & clean - \$67.60 Fluoride treatment - \$20.00 Surgical tooth extraction - \$144.10 |
| Major dental | 12 | \$1,200 per person (combined limit for major dental & endodontic) | Full crown veneered - \$985.00 |
| Endodontic | 12 | | Filling of one root canal - \$178.20 |
| Orthodontic | 12 | \$1000 opening balance. Top-up of \$500 per year up to lifetime limit of \$3000 | Braces for upper & lower teeth, including removal plus fitting of retainer - 100% of charge |
| Optical | 6 | \$250 per person (combined limit for optical & eye therapy (orthoptics)) | Single vision lenses & frames - 100% of charge Multi-focal lenses & frames - 100% of charge |
| Non PBS pharmaceuticals | 2 | \$600 per person (combined limit for non pbs pharmaceuticals, psychology & vaccinations) | Per eligible prescription - \$41.00 |
| Physiotherapy | 2 | \$1,000 per person (combined limit for physiotherapy, chiropractic, acupuncture, chinese medicine, exercise physiology & osteopathy) | Initial visit - \$54.90 Subsequent visit - \$42.90 |
| Chiropractic | 2 | | Initial visit - \$54.90 Subsequent visit - \$37.40 |
| Podiatry | 2 | \$400 per person (combined limit for podiatry & orthotics (podiatric orthoses)) | Initial visit - \$51.80 Subsequent visit - \$40.40 |
| Psychology* | 0 | Combined limit - see Non PBS pharmaceuticals | Initial visit - \$158.67 Subsequent visit - \$137.97 |
| Acupuncture | 2 | Combined limit - see Physiotherapy | Initial visit - \$45.30 Subsequent visit - \$32.50 |
| Remedial massage | 2 | \$300 per person | Initial visit - \$54.40 Subsequent visit - \$35.40 |

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|--|----|---|---|
| Hearing aids | 36 | \$1,200 per person 1 appliance(s) every 5 years | Hearing aid - 100% of charge |
| Blood glucose monitors | 24 | \$800 per person 1 appliance(s) every 3 years (combined limit for blood glucose monitors, dietetics/dietary advice & other services) | Per monitor - 90% of charge |
| Ante-natal/Post-natal classes | 2 | \$800 per person (combined limit for ante-natal/post-natal classes, occupational therapy, speech therapy & other services) | Initial visit - \$40.00 Subsequent visit - \$40.00 |
| Chinese medicine | 2 | Combined limit - see Physiotherapy | Initial visit - \$27.00 Subsequent visit - \$27.00 |
| Dietetics/dietary advice | 2 | Combined limit - see Blood glucose monitors | Initial visit - \$63.40 Subsequent visit - \$39.80 |
| Exercise physiology* | 2 | Combined limit - see Physiotherapy | Initial visit - \$27.00 Subsequent visit - \$15.00 |
| Eye therapy (orthoptics) | 2 | Combined limit - see Optical | Initial visit - \$52.50 Subsequent visit - \$42.50 |
| Health management / Healthy lifestyle* | 2 | \$250 per person (Sub-limits apply) | Health management - \$100.00 |
| Occupational therapy | 2 | Combined limit - see Ante-natal/Post-natal classes | Initial visit - \$59.30 Subsequent visit - \$43.30 |
| Orthotics (podiatric orthoses) | 2 | Combined limit - see Podiatry | Orthotics supply & fit - 90% of charge |
| Osteopathy | 2 | Combined limit - see Physiotherapy | Initial visit - \$54.90 Subsequent visit - \$37.40 |
| Speech therapy | 2 | Combined limit - see Ante-natal/Post-natal classes | Initial visit - \$91.40 Subsequent visit - \$52.40 |
| Vaccinations* | 2 | Combined limit - see Non PBS pharmaceuticals | Per service - 100% of charge |

- Health appliance and external prostheses (2mth waiting period) , Blood pressure monitor (24 mth waiting period) and Breathing appliances (12 mth waiting period), Health subscriptions (refer to Medibank for approved organisations), Health screening tests (where no Medicare benefit is payable), (2 mth waiting period) included with Blood glucose monitors. -Benefits for antenatal and postnatal services including birthing courses and lactation consultations with a registered midwife in private practice. Plus benefits towards Pregnancy compression garments (2 mth waiting period), \$70 per garment, Tens machine (2 mth waiting period), hired device \$60 and purchased device \$120. Australian Breastfeeding Association membership (2 mth waiting period) \$60. -Health Management Programs (Health Support Benefits) (2 mth waiting period) - Quit Smoking Course - \$105, Nicotine Replacement Therapy - \$30, Exercise Class - \$16, Gym membership - \$150, Personal training session - \$25, Weight management class - \$15, Weight management course - \$100. Must be approved by a health practitioner. Please contact Medibank for more information about these other services.

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

X Other treatments - check with your insurer

Ambulance cover

In Victoria 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

Cover for an ambulance when you require immediate professional attention and you need to be transported to hospital or other approved facility and your medical condition is such that you cannot be transported any other way, or where an ambulance is called but transport is not needed. Cover for air ambulance where pre-approval has been obtained from Medibank. In all cases the ambulance provider must be Medibank approved. Please contact Medibank for further details.

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.