

## Private Health Information Statement - General treatment policy

### Medibank Corporate Thrive Extras 75

#### Medibank Private Limited

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#### Monthly Premium

**\$277.60<sup>#</sup>**

(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

<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, 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.

This is a corporate policy which is only available to employees/members of organisations with arrangements with this health insurer.

### General Treatment Cover

This policy can only be purchased with certain hospital policies.

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. A maximum benefit per item of \$31 for pharmaceutical items and \$35 for allergen extracts applies. Counselling (no waiting period) shares an annual limit with Psychology and Non PBS pharmaceuticals. Vaccinations - non-PBS listed flu vaccinations only. Health Management benefit shown is the benefit for an approved weight management course, various benefits apply to the 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                       | \$900 per person  | Periodic oral examination - 60% of charge<br>Scale & clean - 60% of charge<br>Fluoride treatment - 60% of charge<br>Surgical tooth extraction - 60% of charge |
| Major dental             | 12                      | \$800 per person<br>(combined limit for major dental & endodontic)                          | Full crown veneered - 60% of charge   |
| Endodontic               | 12                      |   | Filling of one root canal - 60% of charge   |
| Orthodontic              | 12                      | \$800 per person, up to \$2,400 lifetime limit.   | Braces for upper & lower teeth, including removal plus fitting of retainer - 100% of charge   |
| Optical                  | 6                       | \$225 per person  | Single vision lenses & frames - 100% of charge<br>Multi-focal lenses & frames - 100% of charge  |
| Non PBS pharmaceuticals* | 2                       | \$400 per person<br>(combined limit for non pbs pharmaceuticals, psychology & vaccinations) | Per eligible prescription - 60% of charge   |
| Physiotherapy            | 2                       | \$600 per person<br>(combined limit for physiotherapy, chiropractic & osteopathy)           | Initial visit - 60% of charge<br>Subsequent visit - 60% of charge   |
| Chiropractic             | 2                       |   | Initial visit - 60% of charge<br>Subsequent visit - 60% of charge   |
| Podiatry                 | 2                       | \$250 per person<br>(combined limit for podiatry & orthotics (podiatric orthoses))          | Initial visit - 60% of charge<br>Subsequent visit - 60% of charge   |
| Psychology*              | 0                       | Combined limit - see Non PBS pharmaceuticals  | Initial visit - 60% of charge<br>Subsequent visit - 60% of charge   |

|  |   |   |   |
|--|---|---|---|
| Acupuncture                            | 2 | \$200 per person<br>(combined limit for acupuncture, remedial massage, chinese medicine & exercise physiology)  | Initial visit - 60% of charge<br>Subsequent visit - 60% of charge |
| Remedial massage                       | 2 |   | Initial visit - 60% of charge<br>Subsequent visit - 60% of charge |
| Ante-natal/Post-natal classes          | 2 | \$600 per person<br>(combined limit for ante-natal/post-natal classes, dietetics/dietary advice, eye therapy (orthoptics), occupational therapy & speech therapy) | Initial visit - 60% of charge<br>Subsequent visit - 60% of charge |
| Chinese medicine                       | 2 | Combined limit - see Acupuncture  | Initial visit - 60% of charge<br>Subsequent visit - 60% of charge |
| Dietetics/dietary advice               | 2 | Combined limit - see Ante-natal/Post-natal classes  | Initial visit - 60% of charge<br>Subsequent visit - 60% of charge |
| Exercise physiology                    | 2 | Combined limit - see Acupuncture  | Initial visit - 60% of charge<br>Subsequent visit - 60% of charge |
| Eye therapy (orthoptics)               | 2 | Combined limit - see Ante-natal/Post-natal classes  | Initial visit - 60% of charge<br>Subsequent visit - 60% of charge |
| Health management / Healthy lifestyle* | 2 | \$150 per person  | Health management - 60% of charge                                 |
| Occupational therapy                   | 2 | Combined limit - see Ante-natal/Post-natal classes  | Initial visit - 60% of charge<br>Subsequent visit - 60% of charge |
| Orthotics (podiatric orthoses)         | 2 | Combined limit - see Podiatry   | Orthotics supply & fit - 60% of charge                            |
| Osteopathy                             | 2 | Combined limit - see Physiotherapy  | Initial visit - 6% of charge<br>Subsequent visit - 60% of charge  |
| Speech therapy                         | 2 | Combined limit - see Ante-natal/Post-natal classes  | Initial visit - 60% of charge<br>Subsequent visit - 60% of charge |
| Vaccinations*                          | 2 | Combined limit - see Non PBS pharmaceuticals  | Per service - 100% of charge                                      |

Benefits for antenatal and postnatal services including birthing courses and lactation consultations with a registered midwife in private practice. Plus 60% of cost up to annual limits benefits towards Pregnancy Compression garments, TENS machine and Australian Breastfeeding Association membership (all 2 months waiting period applies). Health subscriptions (2 mth waiting period, refer to Medibank for approved organisations) shares an annual limit with Health Management Programs (Health Support Benefits) - Quit Smoking Course, Nicotine Replacement Therapy, Exercise class, Gym membership, Personal training session, Weight management class, Weight management course. Must be approved by a health practitioner. Health screening tests - Skin checks/Mole mapping, Retinal scan, Bone density test, Bowel cancer screening kit and MRI (where no Medicare benefit is payable) (2 mth waiting period) included. Please contact Medibank for more information about these services.

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

|                                 |                       |   |
|---------------------------------|-----------------------|---|
| <b>X</b> Blood glucose monitors | <b>X</b> Hearing aids | <b>X</b> Other treatments - check with your insurer |
|---------------------------------|-----------------------|---|

### Other features of this general treatment cover

No limit on preventative dental (oral examination and scale and clean only) applies at Members Choice Advantage providers only. Health subscription shares an annual limit with Health Management (Health Support Benefit). Health Screening Test has an annual limit of \$150 per person.

### 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

[PrivateHealth.gov.au](http://PrivateHealth.gov.au)

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