

Private Health Information Statement - General treatment policy

Extras 85

Medibank Private Limited

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Monthly Premium

\$353.10[#]

(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 Northern Territory

[#] 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.

Available to employees of a company that has an agreement with Medibank

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 *: Surgical tooth extraction is subject to a 12 month waiting period. There is a \$1600 opening balance for orthodontic benefits with top up of \$500 per year up to a \$3500 lifetime limit. Counselling (no waiting period) shares an annual limit with Psychology. Benefit replacement periods apply to Blood glucose monitors (36 months) and Hearing aids (60 months).*

| Treatment | Waiting period (months) | Benefit limits (per 12 months unless otherwise stated) | Examples of maximum benefits |
|-------------------------|-------------------------|--|---|
| General dental* | 2 | No annual limit | Periodic oral examination - 85% of charge Scale & clean - 85% of charge Fluoride treatment - 85% of charge Surgical tooth extraction - 85% of charge |
| Major dental | 12 | \$1,600 per person (combined limit for major dental & endodontic) | Full crown veneered - 85% of charge |
| Endodontic | 12 | | Filling of one root canal - 85% of charge |
| Orthodontic* | 12 | \$1,600 per person \$3,500 lifetime limit | Braces for upper & lower teeth, including removal plus fitting of retainer - 100% of charge |
| Optical | 6 | \$300 per person | Single vision lenses & frames - 100% of charge Multi-focal lenses & frames - 100% of charge |
| Non PBS pharmaceuticals | 2 | \$500 per person | Per eligible prescription - 85% of charge |
| Physiotherapy | 2 | \$800 per person | Initial visit - 85% of charge Subsequent visit - 85% of charge |
| Chiropractic | 2 | \$600 per person (combined limit for chiropractic & osteopathy) | Initial visit - 85% of charge Subsequent visit - 85% of charge |
| Podiatry | 2 | \$700 per person (combined limit for podiatry, psychology, acupuncture, remedial massage, hearing aids, blood glucose monitors, audiology, ante-natal/post-natal classes, chinese medicine, dietetics/dietary advice, exercise physiology, eye therapy (orthoptics), occupational therapy, orthotics (podiatric orthoses) & speech therapy) | Initial visit - 85% of charge Subsequent visit - 85% of charge |
| Psychology* | 0 | | Initial visit - 85% of charge Subsequent visit - 85% of charge |
| Acupuncture | 2 | | Initial visit - 85% of charge Subsequent visit - 85% of charge |

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|--------------------------------|----|-----------------------------------|---|
| Remedial massage | 2 | | Initial visit - 85% of charge Subsequent visit - 85% of charge |
| Hearing aids* | 36 | | Hearing aid - 85% of charge |
| Blood glucose monitors* | 24 | | Per monitor - 85% of charge |
| Audiology | 2 | | Initial visit - 85% of charge Subsequent visit - 85% of charge |
| Ante-natal/Post-natal classes | 2 | | Initial visit - 85% of charge Subsequent visit - 85% of charge |
| Chinese medicine | 2 | | Initial visit - 85% of charge Subsequent visit - 85% of charge |
| Dietetics/dietary advice | 2 | | Initial visit - 85% of charge Subsequent visit - 85% of charge |
| Exercise physiology | 2 | | Initial visit - 85% of charge Subsequent visit - 85% of charge |
| Eye therapy (orthoptics) | 2 | | Initial visit - 85% of charge Subsequent visit - 85% of charge |
| Occupational therapy | 2 | | Initial visit - 85% of charge Subsequent visit - 85% of charge |
| Orthotics (podiatric orthoses) | 2 | | Orthotics supply & fit - 85% of charge |
| Osteopathy | 2 | Combined limit - see Chiropractic | Initial visit - 85% of charge Subsequent visit - 85% of charge |
| Speech therapy | 2 | Combined limit - see Podiatry | Initial visit - 85% of charge Subsequent visit - 85% of charge |

The following services are included in the \$700 combined limit: Health appliances and external prostheses (2 month waiting period), Breathing appliances (12 month waiting period), Blood pressure monitors (24 month waiting period), Antenatal and postnatal services include birthing courses and lactation consultations with a registered midwife in private practice, Pregnancy compression garments, TENS machines and Australian Breastfeeding Association membership (2 month waiting period). Various benefits replacement periods apply. Laser eye surgery (36 month waiting period) - \$750 annual limit. Please contact Medibank for more information

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

X Other treatments - check with your insurer

Ambulance cover

Pensioner Concession Card and Commonwealth Seniors Health Card holders are entitled to free ambulance transport services. St John's ambulance offers a subscription service for ambulance cover in the Northern Territory (<https://www.stjohnnt.org.au/ambulance/ambulance-cover.php>). Cover is included whilst interstate for less than 21 days.

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.