

Private Health Information Statement - General treatment policy

Extras 85

Medibank Private Limited

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Monthly Premium

\$525.00 #

(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.

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

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 Healthcare Card holders are entitled to free clinically necessary ambulance transport. If you are not eligible for a concession and want to be covered, you can purchase insurance from a private health insurer or take out a subscription with the state ambulance service (<https://www.ambulance.vic.gov.au/membership>).

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.