

Private Health Information Statement - General treatment policy

Top Extras 90

Medibank Private Limited

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Monthly Premium

\$497.30[#]

(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 NSW & ACT

[#] 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. Orthodontics has a \$1000 opening balance then a top up of \$500 per year up to a \$3000 lifetime limit.

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 - \$36.40 Scale & clean - \$66.00 Fluoride treatment - \$22.00 Surgical tooth extraction - \$159.20
Major dental	12	\$1,200 per person (combined limit for major dental & endodontic)	Full crown veneered - \$1,022.90
Endodontic	12		Filling of one root canal - \$163.10
Orthodontic*	12	\$1,000 per person \$3,000 lifetime limit	Braces for upper & lower teeth, including removal plus fitting of retainer - 100% of charge
Optical	6	\$250 per person	Single vision lenses & frames - 100% of charge Multi-focal lenses & frames - 100% of charge
Non PBS pharmaceuticals	2	\$600 per person	Per eligible prescription - \$41.00
Physiotherapy	2	\$700 per person	Initial visit - \$58.10 Subsequent visit - \$48.50
Chiropractic	2	\$500 per person (combined limit for chiropractic & osteopathy)	Initial visit - \$63.60 Subsequent visit - \$44.00
Podiatry	2	\$500 per person (combined limit for podiatry & orthotics (podiatric orthoses))	Initial visit - \$51.00 Subsequent visit - \$41.20
Psychology	0	\$500 per person	Initial visit - \$160.77 Subsequent visit - \$139.80
Acupuncture	2	\$400 per person (combined limit for acupuncture, remedial massage, chinese medicine & exercise physiology)	Initial visit - \$41.00 Subsequent visit - \$30.00
Remedial massage	2		Initial visit - \$58.40 Subsequent visit - \$39.40
Hearing aids	36	\$1,200 per person 1 appliance(s) every 5 years	Hearing aid - 100% of charge

Blood glucose monitors	24	\$250 per person 1 appliance(s) every 3 years	Per monitor - 100% of charge
Chinese medicine	2	Combined limit - see Acupuncture	Initial visit - \$27.00 Subsequent visit - \$27.00
Dietetics/dietary advice	2	\$500 per person	Initial visit - \$69.30 Subsequent visit - \$38.20
Exercise physiology*	2	Combined limit - see Acupuncture	Initial visit - \$27.00 Subsequent visit - \$15.00
Eye therapy (orthoptics)	2	\$500 per person	Initial visit - \$52.50 Subsequent visit - \$42.50
Occupational therapy	2	\$500 per person	Initial visit - \$78.90 Subsequent visit - \$46.80
Orthotics (podiatric orthoses)	2	Combined limit - see Podiatry	Orthotics supply & fit - 90% of charge
Osteopathy	2	Combined limit - see Chiropractic	Initial visit - \$63.60 Subsequent visit - \$44.00
Speech therapy	2	\$500 per person	Initial visit - \$99.40 Subsequent visit - \$46.10

Health appliances and external prostheses 2 mth waiting period. Fixed benefits and various benefits replacement periods apply. \$500 annual limit. Breathing appliances (12mth waiting period) and Blood pressure monitors (24mth waiting period) 1 appliance every 36 months, shared annual limit with Blood glucose monitors. Counselling (no waiting period) shares an annual limit with Psychology. Please contact Medibank for more information.

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

X Other treatments - check with your insurer

Other features of this general treatment cover

One of Medibank's top extras covers with generous annual limits that apply to each person covered on the membership. Easy online and electronic claiming.

Ambulance cover

In NSW & ACT 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.