

Private Health Information Statement - General treatment policy

Five Star Extras - E1

Mildura Health Fund

<http://www.mildurahealthfund.com.au>
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 (03) 5023 0269

Monthly Premium

\$286.20 #

(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 All States

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 24 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

This health insurer does not operate a preferred provider scheme.

This policy  includes General treatment (Extras) cover for

Note, for items marked with an asterisk *: \$450 benefit limit per person in the first year of dental membership.

Treatment	Waiting period (months)	Benefit limits (per 12 months unless otherwise stated)	Examples of maximum benefits
General dental*	2	\$1,500 per person (combined limit for general dental, major dental, endodontic, orthodontic & other services - Sub-limits apply) \$2,400 lifetime limit for Orthodontic	Periodic oral examination - \$59.85 Scale & clean - \$122.70 Fluoride treatment - \$51.20 Surgical tooth extraction - \$247.45
Major dental*	2		Full crown veneered - \$800.00
Endodontic*	2		Filling of one root canal - \$242.30
Orthodontic*	24		Braces for upper & lower teeth, including removal plus fitting of retainer - \$800.00
Optical	6	\$280 per person	Single vision lenses & frames - \$280.00 Multi-focal lenses & frames - \$280.00
Non PBS pharmaceuticals	2	\$300 per person up to \$600 per policy (combined limit for non pbs pharmaceuticals & vaccinations)	Per eligible prescription - \$45.00
Physiotherapy	2	\$650 per person up to \$1,300 per policy (combined limit for physiotherapy, exercise physiology & occupational therapy)	Initial visit - \$50.00 Subsequent visit - \$45.00
Chiropractic	2	\$600 per person up to \$1,200 per policy (combined limit for chiropractic & osteopathy)	Initial visit - \$40.00 Subsequent visit - \$34.00
Podiatry	2	\$650 per person up to \$1,300 per policy	Initial visit - \$48.00 Subsequent visit - \$44.00
Psychology	2	\$650 per person up to \$1,300 per policy (combined limit for psychology & other services)	Initial visit - \$70.00 Subsequent visit - \$60.00
Acupuncture	2	\$600 per person up to \$1,200 per policy (combined limit for acupuncture, remedial massage & other services)	Initial visit - \$36.00 Subsequent visit - \$34.00
Remedial massage	2		Initial visit - \$36.00 Subsequent visit - \$34.00
Hearing aids	36	\$1,200 per person up to \$2,400 per policy 1 appliance(s) every 5 years (combined limit for hearing aids, blood glucose monitors & other services - Sub-limits apply)	Hearing aid - \$1,100.00
Blood glucose monitors	36		Per monitor - \$260.00

Dietetics/dietary advice	2	\$650 per person up to \$1,300 per policy	Initial visit - \$44.00 Subsequent visit - \$40.00
Exercise physiology	2	Combined limit - see Physiotherapy	Initial visit - \$50.00 Subsequent visit - \$45.00
Eye therapy (orthoptics)	2	\$650 per person up to \$1,300 per policy	Initial visit - \$42.00 Subsequent visit - \$38.00
Health management / Healthy lifestyle	6	\$150 per person up to \$300 per policy	Health management - 70% of charge
Home nursing	2	\$600 per person up to \$1,200 per policy	Initial visit - \$12.00 Subsequent visit - \$12.00
Occupational therapy	2	Combined limit - see Physiotherapy	Initial visit - \$50.00 Subsequent visit - \$45.00
Osteopathy	2	Combined limit - see Chiropractic	Initial visit - \$50.00 Subsequent visit - \$45.00
Speech therapy	2	\$650 per person up to \$1,300 per policy	Initial visit - \$60.00 Subsequent visit - \$55.00
Vaccinations	2	Combined limit - see Non PBS pharmaceuticals	Per service - \$45.00

Ambulance Subscription refund - \$52.50 for single/\$105 for families. Health Aids & Appliances (combined limit & maximum benefits apply) – Blood Glucose Monitor - \$260, Blood Pressure Monitor - \$200, TENS Machine - \$200, Nebuliser - \$200, Constant Air Pressure monitor (CPAP) - \$520, Hearing Aids - \$1,100, Braces/Splints - up to \$600, CAM Boot - up to \$600, Artificial Limbs & Prosthesis - up to \$600, Crutches/Walking Frame - up to \$50, Wigs - up to \$300, Compression Garments - up to \$300. Waiting periods vary from one year to three years depending on appliance. Includes dentures - full set claimable every 3 years.

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

Foot orthotics benefits payable after 12 months waiting period - limit combined with podiatry. Five Star Health Management benefits - a full list of services covered can be found on our website. Mental Health - benefit of \$32 towards a consultation with a Counsellor or Mental Health Social Worker (service providers must be accredited by ARHG for benefit to payable) - limit combined with Psychology. Members paying by direct debit will receive a 2.5% discount (cheque or savings account only). Contact the Fund for further details.

For further information about this policy see

<https://www.mildurahealthfund.com.au>

Ambulance cover

Ambulance cover is provided by the State government in Tasmania (https://www.health.tas.gov.au/ambulance/fees_and_accounts) and Queensland (<https://www.ambulance.qld.gov.au/>). In other states concession card holders may have free cover and there are subscription services in several states (https://privatehealth.gov.au/health_insurance/what_is_covered/ambulance.htm).

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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.