# **Private Health Information Statement - General treatment policy**

Good 65% Back Extras Only				
AIA Health Insurance Pty Ltd http://www.aia.com.au/health Health.MemberServices@aia.com.au 1800333004	<b>Monthly Premium</b> <b>\$117.04</b> <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 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 up to and including the age of 17, students up to and including the age of 24 and non-students up to and including the age of 24, 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 \*: No Gap Dental is available on eligible preventative dental services if you have served the two-month waiting period and use a smile.com.au dentist. A fixed benefit is paid on included dental services when using a non-smile.com.au dentist. The annual limit for General Dental is shared with Preventative Dental and Major Dental. The annual limit for Physiotherapy is shared with Chiropractic, Exercise Physiology and Osteopathy. The annual limit for Acupuncture is shared with Remedial Massage.

Treatment	Waiting period (months)	Benefit limits (per 12 months unless otherwise stated)	Examples of maximum benefits
General dental*	2	\$700 per person (combined limit for general dental, major dental & endodontic)	Periodic oral examination - 65% of charge Scale & clean - 65% of charge Fluoride treatment - 65% of charge
Major dental	12		Surgical tooth extraction - 65% of charge Full crown veneered - 65% of charge
Endodontic	12		Filling of one root canal - 65% of charge
Optical	6	\$200 per person up to \$600 per policy	Single vision lenses & frames - 100% of charge Multi-focal lenses & frames - 100% of charge
Physiotherapy*	2	\$400 per person up to \$1,200 per policy (combined limit for physiotherapy, chiropractic, exercise physiology, osteopathy & other services)	Initial visit - 65% of charge Subsequent visit - 65% of charge
Chiropractic*	2		Initial visit - 65% of charge Subsequent visit - 65% of charge
Psychology	2	\$200 per person	Initial visit - 65% of charge Subsequent visit - 65% of charge
Acupuncture*	2	\$200 per person up to \$600 per policy	Initial visit - 65% of charge Subsequent visit - 65% of charge
Remedial massage*	2	(combined limit for acupuncture & remedial massage)	Initial visit - 65% of charge Subsequent visit - 65% of charge
Dietetics/dietary advice	2	\$200 per person	Initial visit - 65% of charge Subsequent visit - 65% of charge
Exercise physiology	2	Combined limit - see Physiotherapy	Initial visit - 65% of charge Subsequent visit - 65% of charge
Health management / Healthy lifestyle	2	\$200 per person	Health management - 65% of charge
Osteopathy*	2	Combined limit - see Physiotherapy	Initial visit - 65% of charge Subsequent visit - 65% of charge

X Blood glucose monitors	X Non PBS pharmaceuticals	X Podiatry
X Hearing aids	X Orthodontic	X Other treatments - check with your insurer

#### Other features of this general treatment cover

A Family Limit of 3 times the annual per person limit applies to Optical, Physiotherapy, Chiropractic, Osteopathy, Exercise Physiology, Acupuncture and Remedial Massage services.

## **Ambulance cover**

Ambulance cover is provided by the State government in Tasmania

(<u>https://www.health.tas.gov.au/ambulance/fees\_and\_accounts</u>) and Queensland (<u>https://www.ambulance.qld.gov.au/</u>). In other states concession card holders may have free cover and there are subscription services in several states (<u>https://privatehealth.gov.au/health\_insurance/what\_is\_covered/ambulance.htm</u>).

#### 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.