

Private Health Information Statement - General treatment policy

Base Set Extras Only

AIA Health Insurance Pty Ltd

<http://www.aia.com.au/health>
 Health.MemberServices@aia.com.au
 1800333004

Monthly Premium

\$103.34 #

(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 30, as well as persons with a disability who qualify as a child, student or non-student in these age ranges.

General Treatment Cover

Members can receive up to 55% back on dental services, No Gap Dental on selected preventative dental services and lower treatment costs at smile.com.au dentists. See <https://www.aia.com.au/en/products/health-insurance/find-a-provider>.

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. The annual limit for Physiotherapy is shared with Chiropractic, Exercise Physiology, Osteopathy, Acupuncture and Remedial Massage.*

| Treatment | Waiting period (months) | Benefit limits (per 12 months unless otherwise stated) | Examples of maximum benefits |
|---------------------------------------|-------------------------|---|--|
| General dental* | 2 | \$400 per person | Periodic oral examination - \$29.00 Scale & clean - \$50.00 Fluoride treatment - \$22.00 |
| Optical | 6 | \$150 per person up to \$450 per policy | Single vision lenses & frames - 100% of charge Multi-focal lenses & frames - 100% of charge |
| Physiotherapy* | 2 | \$250 per person up to \$750 per policy (combined limit for physiotherapy, chiropractic, acupuncture, remedial massage, exercise physiology, osteopathy & other services) | Initial visit - \$40.00 Subsequent visit - \$30.00 |
| Chiropractic* | 2 | | Initial visit - \$40.00 Subsequent visit - \$30.00 |
| Psychology | 2 | \$100 per person | Initial visit - \$50.00 Subsequent visit - \$25.00 |
| Acupuncture* | 2 | Combined limit - see Physiotherapy | Initial visit - \$35.00 Subsequent visit - \$30.00 |
| Remedial massage* | 2 | Combined limit - see Physiotherapy | Initial visit - \$35.00 Subsequent visit - \$30.00 |
| Dietetics/dietary advice | 2 | \$100 per person | Initial visit - \$40.00 Subsequent visit - \$40.00 |
| Exercise physiology | 2 | Combined limit - see Physiotherapy | Initial visit - \$40.00 Subsequent visit - \$30.00 |
| Health management / Healthy lifestyle | 2 | \$100 per person | Health management - \$50.00 |
| Osteopathy* | 2 | Combined limit - see Physiotherapy | Initial visit - \$45.00 Subsequent visit - \$35.00 |

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

| | | |
|--------------------------|---------------------------|--|
| ✗ Blood glucose monitors | ✗ Major dental | ✗ Podiatry |
| ✗ Endodontic | ✗ Non PBS pharmaceuticals | ✗ Other treatments - check with your insurer |
| ✗ Hearing aids | ✗ Orthodontic | |

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 (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).

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.