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

# **Extras**

# National Health Benefits Australia Pty Ltd (onemedifund)

http://www.onemedifund.com.au info@onemedifund.com.au 1800 148 626

# Monthly Premium \$191.06#

(before any rebate or insurer discount)

Covers two adults & dependants (3 or more people, only 2 of whom are adults) Available in All States Closed to new members

# 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 and students up to and including the age of 24, as well as persons with a disability who qualify as a child or student in this age range.

# **General Treatment Cover**

This policy must be purchased with a hospital policy.

This health insurer does not operate a preferred provider scheme.

# This policy **✓ includes** General treatment (Extras) cover for

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 - \$35.00 Scale & clean - \$67.00 Fluoride treatment - \$26.00 Surgical tooth extraction - \$160.00
Major dental	12	\$2,650 per person (Sub-limits apply)	Full crown veneered - \$850.00
Endodontic	2	No annual limit	Filling of one root canal - \$170.00
Orthodontic	12	\$2,100 per person \$2,100 lifetime limit	Braces for upper & lower teeth, including removal plus fitting of retainer - \$2,100.00
Optical	6	\$275 per person	Single vision lenses & frames - \$275.00 Multi-focal lenses & frames - \$275.00
Non PBS pharmaceuticals	2	\$500 per person up to \$1,000 per policy (combined limit for non pbs pharmaceuticals & vaccinations)	Per eligible prescription - \$65.00
Physiotherapy	2	\$550 per person up to \$1,100 per policy (combined limit for physiotherapy, exercise physiology, eye therapy (orthoptics), occupational therapy & other services - <b>Sub-limits apply</b> )	Initial visit - \$60.00 Subsequent visit - \$40.00
Chiropractic	2	\$750 per person up to \$1,500 per policy (combined limit for chiropractic, podiatry, acupuncture, remedial massage, dietetics/dietary advice, osteopathy & other services - Sub-limits apply)	Initial visit - \$40.00 Subsequent visit - \$30.00
Podiatry	2		Initial visit - \$40.00 Subsequent visit - \$30.00
Psychology	2	\$500 per person up to \$650 per policy	Initial visit - \$120.00 Subsequent visit - \$75.00
Acupuncture	2	Combined limit - see Chiropractic	Initial visit - \$40.00 Subsequent visit - \$30.00
Remedial massage	2	Combined limit - see Chiropractic	Initial visit - \$40.00 Subsequent visit - \$30.00

Hearing aids	24	\$1,500 per person 1 appliance(s) every 5 years	Hearing aid - \$1,500.00
Blood glucose monitors	12	\$130 per person 1 appliance(s) every 3 years (combined limit for blood glucose monitors & other services)	Per monitor - \$130.00
Ante-natal/Post-natal classes	12	\$150 per person	Initial visit - 80% of charge Subsequent visit - 80% of charge
Dietetics/dietary advice	2	Combined limit - see Chiropractic	Initial visit - \$40.00 Subsequent visit - \$30.00
Exercise physiology	2	Combined limit - see Physiotherapy	Initial visit - \$60.00 Subsequent visit - \$40.00
Eye therapy (orthoptics)	2	Combined limit - see Physiotherapy	Initial visit - \$90.00 Subsequent visit - \$75.00
Health management / Healthy lifestyle	6	\$300 per policy	Health management - \$150.00
Home nursing	2	\$1,000 per person	Initial visit - \$45.00 Subsequent visit - \$45.00
Occupational therapy	2	Combined limit - see Physiotherapy	Initial visit - \$60.00 Subsequent visit - \$40.00
Orthotics (podiatric orthoses)	2	\$250 per person up to \$500 per policy	Orthotics supply & fit - 80% of charge
Osteopathy	2	Combined limit - see Chiropractic	Initial visit - \$40.00 Subsequent visit - \$30.00
Speech therapy	2	\$800 per person	Initial visit - 80% of charge Subsequent visit - 80% of charge
Vaccinations	2	Combined limit - see Non PBS pharmaceuticals	Per service - \$65.00

# 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

Loyalty bonuses apply to Crowns & Bridges, Dentures & Orthodontics after 5yrs continuous cover on this product. Ambulance Cover Nationwide.

### For further information about this policy see

https://www.onemedifund.com.au/siteassets/documents/cover-descriptions/oms/extras.pdf

#### **Ambulance cover**

In All States this policy provides:

**Emergency:** Unlimited with no waiting period.

Non-emergency: Unlimited transport with no waiting period.

Call-out fees: will be paid for each attendance, including emergency treatment without transport to hospital.

State schemes provide ambulance services for residents of Tasmania

(https://www.health.tas.gov.au/ambulance/fees and accounts) and Queensland (https://www.ambulance.qld.gov.au/).

#### For further information about this policy see

https://www.onemedifund.com.au/siteassets/documents/cover-descriptions/oms/extras.pdf

#### 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.

<u>PrivateHealth.gov.au</u> PolicyID: OMF/I1/AABN2D