

Private Health Information Statement - General treatment policy

value extras

ahm health insurance

<http://www.ahm.com.au>

134 246

Monthly Premium

\$89.00 #

(before any rebate or insurer discount)

Covers two adults & 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 and other dependants up to and including the age of 20, students up to and including the age of 30, as well as persons with a disability who qualify as a child or other dependant or student in these age ranges.

General Treatment Cover

ahm Health Insurance does not operate a preferred provider scheme. Included Extras benefits apply to any recognised provider. See <https://members.ahm.com.au/find-a-provider>.

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	0	\$650 per person up to \$1,300 per policy (combined limit for general dental, major dental, endodontic & other services - Sub-limits apply)	Periodic oral examination - \$28.55 Scale & clean - \$66.30 Fluoride treatment - \$21.40 Surgical tooth extraction - \$99.00
Major dental	12		Full crown veneered - \$459.00
Endodontic	12		Filling of one root canal - \$108.50
Optical	0	\$180 per person up to \$360 per policy	Single vision lenses & frames - 100% of charge Multi-focal lenses & frames - 100% of charge
Non PBS pharmaceuticals	0	\$100 per person up to \$200 per policy (combined limit for non pbs pharmaceuticals, psychology & health management / healthy lifestyle)	Per eligible prescription - \$40.00
Physiotherapy	0	\$200 per person up to \$400 per policy	Initial visit - \$34.00 Subsequent visit - \$26.00
Chiropractic	0	\$200 per person up to \$400 per policy	Initial visit - \$34.00 Subsequent visit - \$26.00
Psychology	0	Combined limit - see Non PBS pharmaceuticals	Initial visit - \$53.00 Subsequent visit - \$34.00
Acupuncture	0	\$200 per person up to \$400 per policy (combined limit for acupuncture, remedial massage & exercise physiology)	Initial visit - \$18.00 Subsequent visit - \$18.00
Remedial massage	0		Initial visit - \$23.00 Subsequent visit - \$23.00
Exercise physiology	0		Initial visit - \$18.00 Subsequent visit - \$18.00
Health management / Healthy lifestyle	0	Combined limit - see Non PBS pharmaceuticals	Health management - \$10.00
Osteopathy	0	\$200 per person up to \$400 per policy	Initial visit - \$34.00 Subsequent visit - \$26.00

This cover also includes Health Improvement Benefits including: Yoga, Pilates, Quit Smoking, Disease management association fees, Cancer Council UV products, Stress management courses, Preventative tests, scans and screenings, Health checks and Exercise classes. Conditions and annual limits apply. Please refer to product guide for more details. This product also includes unlimited emergency ambulance.

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

✘ Blood glucose monitors	✘ Orthodontic	✘ Other treatments - check with your insurer
✘ Hearing aids	✘ Podiatry	

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

Unlimited benefits for medically necessary ambulance trips to the nearest hospital that is able to provide the level of care you require. TAS and QLD have State schemes to cover ambulance services for residents of those States.

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.