

## Private Health Information Statement - General treatment policy

### Family Extras

ahm health insurance

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

134 246

**Monthly Premium**

**\$227.50<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 NSW & ACT

<sup>#</sup> 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 30 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

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	\$500 per person (Sub-limits apply)	Periodic oral examination - \$33.65 Scale & clean - \$68.30 Fluoride treatment - \$24.45 Surgical tooth extraction - \$105.25
Major dental	12	\$750 per person (Sub-limits apply)	Full crown veneered - \$505.90
Endodontic	12	\$600 per person (combined limit for endodontic & other services)	Filling of one root canal - \$120.55
Orthodontic	12	\$700 per person \$2,200 lifetime limit	Braces for upper & lower teeth, including removal plus fitting of retainer - 100% of charge
Optical	0	\$220 per person	Single vision lenses & frames - \$220.00 Multi-focal lenses & frames - \$220.00
Non PBS pharmaceuticals	0	\$350 per person	Per eligible prescription - \$50.00
Physiotherapy	0	\$300 per person	Initial visit - \$36.00 Subsequent visit - \$28.00
Chiropractic	0	\$300 per person	Initial visit - \$36.00 Subsequent visit - \$28.00
Podiatry	0	\$250 per person	Initial visit - \$31.00 Subsequent visit - \$25.00
Psychology	0	\$250 per person	Initial visit - \$71.00 Subsequent visit - \$41.00
Acupuncture	0	\$300 per person (combined limit for acupuncture, remedial massage, exercise physiology & other services)	Initial visit - \$22.00 Subsequent visit - \$22.00
Remedial massage	0		Initial visit - \$27.00 Subsequent visit - \$27.00
Hearing aids	12	\$1,200 per person 2 appliance(s) every 3 years (Sub-limits apply)	Hearing aid - \$600.00
Ante-natal/Post-natal classes	0	No annual limit	Initial visit - \$25.00 Subsequent visit - \$25.00

Dietetics/dietary advice	0	\$250 per person	Initial visit - \$32.00 Subsequent visit - \$25.00
Exercise physiology	0	Combined limit - see Acupuncture	Initial visit - \$22.00 Subsequent visit - \$22.00
Eye therapy (orthoptics)	0	\$250 per person	Initial visit - \$25.00 Subsequent visit - \$22.00
Health management / Healthy lifestyle	0	\$250 per person	Health management - \$8.00
Occupational therapy	0	\$250 per person	Initial visit - \$30.00 Subsequent visit - \$26.00
Orthotics (podiatric orthoses)	12	\$150 per person	Orthotics supply & fit - 100% of charge
Osteopathy	0	\$300 per person	Initial visit - \$36.00 Subsequent visit - \$28.00
Speech therapy	0	\$250 per person	Initial visit - \$50.00 Subsequent visit - \$26.00

This cover also includes Hypnotherapy (\$71 for initial consultations and \$41 for subsequent consultations) and Health Improvement Benefits including: Quit Smoking, Disease management association fees, Cancer Council UV products, Stress management courses, Preventative tests, scans and screenings, Health checks, Exercise classes and Swimming lessons. Other benefits also include Joint fluid replacement injections, Medical Gases, Travel & Accommodation, unlimited emergency ambulance and Counselling services. Conditions and annual limits apply. Please refer to product guide for more details.

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

**X** Blood glucose monitors

**X** Other treatments - check with your insurer

For further information about this policy see

<http://www.ahm.com.au/Family-Extras>

## 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.

For further information about this policy see

<http://www.ahm.com.au/Family-Extras>

## 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.