

Private Health Information Statement - General treatment policy

Lifestyle Extras

ahm health insurance

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

134 246

Monthly Premium

\$139.70[#]

(before any rebate or insurer discount)

Covers two adults & dependants (3 or more people, only 2 of whom are adults)

Available in Victoria

[#] 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	\$500 per person up to \$1,000 per policy (Sub-limits apply)	Periodic oral examination - \$34.65 Scale & clean - \$74.45 Fluoride treatment - \$25.50 Surgical tooth extraction - \$99.00
Major dental	12	\$750 per person up to \$1,500 per policy	Full crown veneered - \$510.00
Endodontic	12	\$600 per person up to \$1,200 per policy (combined limit for endodontic & other services)	Filling of one root canal - \$120.55
Orthodontic	12	\$600 per person \$1,800 lifetime limit	Braces for upper & lower teeth, including removal plus fitting of retainer - 100% of charge
Optical	0	\$200 per person up to \$400 per policy	Single vision lenses & frames - 100% of charge Multi-focal lenses & frames - 100% of charge
Non PBS pharmaceuticals	0	\$350 per person up to \$700 per policy	Per eligible prescription - \$50.00
Physiotherapy	0	\$350 per person up to \$875 per policy	Initial visit - \$42.00 Subsequent visit - \$32.00
Chiropractic	0	\$350 per person up to \$875 per policy	Initial visit - \$42.00 Subsequent visit - \$32.00
Psychology	0	\$250 per person up to \$500 per policy	Initial visit - \$71.00 Subsequent visit - \$45.00
Acupuncture	0	\$400 per person up to \$800 per policy (combined limit for acupuncture, remedial massage, chinese medicine, exercise physiology & other services)	Initial visit - \$26.00 Subsequent visit - \$26.00
Remedial massage	0		Initial visit - \$31.00 Subsequent visit - \$31.00
Chinese medicine	0		Initial visit - \$26.00 Subsequent visit - \$26.00
Dietetics/dietary advice	0	\$400 per person up to \$800 per policy	Initial visit - \$45.00 Subsequent visit - \$30.00
Exercise physiology	0	Combined limit - see Acupuncture	Initial visit - \$26.00 Subsequent visit - \$26.00
Health management / Healthy lifestyle	0	\$250 per person up to \$500 per policy	Health management - \$15.00

Osteopathy	0	\$350 per person up to \$875 per policy	Initial visit - \$42.00 Subsequent visit - \$32.00
This cover also includes Hypnotherapy (\$71 for initial consultations and \$45 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 and Exercise classes. This product also includes 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 Podiatry
X Hearing aids	X Other treatments - check with your insurer

Ambulance cover

In Victoria 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.