

Private Health Information Statement - General treatment policy

black 50 saver

ahm health insurance

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

134 246

Monthly Premium

\$46.80 #

(before any rebate or insurer discount)

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

Available in South Australia

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	2	\$400 per person up to \$800 per policy	Periodic oral examination - 50% of charge Scale & clean - 50% of charge Fluoride treatment - 50% of charge Surgical tooth extraction - 50% of charge
Physiotherapy	2	\$300 per person up to \$600 per policy (combined limit for physiotherapy, chiropractic, osteopathy & other services)	Initial visit - 50% of charge Subsequent visit - 50% of charge
Chiropractic	2		Initial visit - 50% of charge Subsequent visit - 50% of charge
Osteopathy	2		Initial visit - 50% of charge Subsequent visit - 50% of charge

This cover also includes unlimited emergency ambulance and no gap dental check-ups at select dentists. Learn more at ahm.com.au/nogap.

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

✗ Acupuncture	✗ Major dental	✗ Podiatry
✗ Blood glucose monitors	✗ Non PBS pharmaceuticals	✗ Psychology
✗ Endodontic	✗ Optical	✗ Remedial massage
✗ Hearing aids	✗ Orthodontic	✗ Other treatments - check with your insurer

Other features of this general treatment cover

This cover includes a combined limit for physiotherapy, chiropractic and osteopathy.

Ambulance cover

In South Australia 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.