

# Private Health Information Statement - General treatment policy

black 50

ahm health insurance

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

134 246

Monthly Premium

**\$63.00 #**

(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 | 2                       | \$500 per person up to \$1,000 per policy   | Periodic oral examination - 50% of charge<br>Scale & clean - 50% of charge<br>Fluoride treatment - 50% of charge<br>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<br>Subsequent visit - 50% of charge   |
| Chiropractic   | 2                       |   | Initial visit - 50% of charge<br>Subsequent visit - 50% of charge   |
| Osteopathy     | 2                       |   | Initial visit - 50% of charge<br>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](http://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 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.