

Private Health Information Statement - General treatment policy

black 50

ahm health insurance

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

134 246

Monthly Premium

\$57.50 #

(before any rebate or insurer discount)

Covers one adult & dependants, including non-student dependants (2 or more people, only one of whom is an adult)

Available in Western 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, 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	2	\$500 per person up to \$1,000 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 Western 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

PrivateHealth.gov.au

PolicyID: AHM/189/WCKX1Y

Date statement issued: 01 April 2026

Page 1 of 2

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.