

Private Health Information Statement - Combined policy

essentials flexi basic plus

ahm health insurance

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

134 246

Monthly Premium

\$422.90[#]

(before any rebate, loading or discount)

Covers 2 adults (and no-one else)

Available in NSW & ACT

[#] You may be entitled to an Australian Government rebate on the above premium. Your premium may also include a Lifetime Health Cover loading, an age-based discount or an insurer discount. Check with your insurer for details.

Hospital cover

This policy exempts you from the Medicare Levy Surcharge.

This policy provides accident cover - check with your insurer for details.

This policy does not provide benefits for travel or accommodation (outside of hospital).

✓ Covered

For information on what is covered under each category, see <https://privatehealth.gov.au/categories>

R Restricted

Restricted categories partially cover your hospital costs as a private patient in a public hospital. You may incur significant expenses in a private room or private hospital.

✗ Not Covered

These categories are not covered by this policy.

This policy ✓ includes cover for

✓ Dental surgery	✓ Miscarriage and termination of pregnancy	R Palliative care
✓ Hernia and appendix	✓ Tonsils, adenoids and grommets	R Rehabilitation
✓ Joint reconstructions	R Hospital psychiatric services	

This policy ✗ does not include cover for

✗ Assisted reproductive services	✗ Digestive system	✗ Lung and chest
✗ Back, neck and spine	✗ Ear, nose and throat	✗ Male reproductive system
✗ Blood	✗ Eye (not cataracts)	✗ Pain management
✗ Bone, joint and muscle	✗ Gastrointestinal endoscopy	✗ Pain management with device
✗ Brain and nervous system	✗ Gynaecology	✗ Plastic and reconstructive surgery (medically necessary)
✗ Breast surgery (medically necessary)	✗ Heart and vascular system	✗ Podiatric surgery (provided by a registered podiatric surgeon – limited benefits)
✗ Cataracts	✗ Implantation of hearing devices	✗ Pregnancy and birth
✗ Chemotherapy, radiotherapy and immunotherapy for cancer	✗ Insulin pumps	✗ Skin
✗ Diabetes management (excluding insulin pumps)	✗ Joint replacements	✗ Sleep studies
✗ Dialysis for chronic kidney failure	✗ Kidney and bladder	✗ Weight loss surgery

The benefits paid for hospital treatment will depend on the type of cover you purchase and whether your fund has an agreement in place with the hospital in which you are treated. See 'Agreement Hospitals' on privatehealth.gov.au for which hospitals have arrangements with your insurer – <https://privatehealth.gov.au/dynamic/agreementhospitals>.

Under this policy, you may have to pay out-of-pocket costs above what you get from Medicare or your private health insurer. Before you go to hospital, you should ask your doctors, hospital and health insurer about any out-of-pocket costs that may apply to you.

The following payments may also apply for hospital admissions

Excess: No excess

Co-payments: No co-payments

The following waiting periods for hospital admissions apply to new or upgrading members

Waiting periods:

- 2 months for palliative care, rehabilitation and hospital psychiatric treatments, even if pre-existing
- 12 months for other pre-existing conditions
- 2 months for all other treatments

Gap Cover

This provider offers '[known gap](#)' or '[no gap](#)' cover for medical bills for this product.

The [Medical Costs Finder](#) lets you find out more about the cost of specialist medical services.

Other features of this hospital cover

This cover also includes Accident Override.

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	\$700 per person (combined limit for general dental, endodontic, physiotherapy, chiropractic, remedial massage & osteopathy)	Periodic oral examination - \$30.00 Scale & clean - \$50.00 Fluoride treatment - \$18.00 Surgical tooth extraction - \$98.00
Endodontic	12		Filling of one root canal - \$119.55
Optical	6	\$200 per person	Single vision lenses & frames - 100% of charge Multi-focal lenses & frames - 100% of charge
Physiotherapy	2	Combined limit - see General dental	Initial visit - \$37.00 Subsequent visit - \$30.00
Chiropractic	2	Combined limit - see General dental	Initial visit - \$35.00 Subsequent visit - \$28.00
Remedial massage	2	Combined limit - see General dental	Initial visit - \$20.00 Subsequent visit - \$20.00
Osteopathy	2	Combined limit - see General dental	Initial visit - \$37.00 Subsequent visit - \$30.00

With essentials flexi basic plus you get one flexi limit to use on one, or all, of your included extras each financial year and a separate optical limit. The longer you're a member with us, the more you can claim (capped at year 5). See your product guide for more details.

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

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

Other features of this general treatment cover

100% back on optical, up to the annual limit (6 months waiting period apply)

PrivateHealth.gov.au

PolicyID: AHM/J103/NGCZ20

Date statement issued: 01 April 2026

Page 2 of 3

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.

[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.