

Private Health Information Statement - General treatment policy

Essential Extras

Doctors' Health Fund

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

info@doctorshealthfund.com.au

1800 226 126

Monthly Premium

\$247.77 #

(before any rebate or insurer discount)

Covers two adults & dependants, including persons with a disability* (3 or more people, only 2 of whom are adults)

Available in All States

Closed to new members

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 31 and non-students up to and including the age of 31, as well as persons with a disability.

* Participants in the National Disability Insurance Scheme (NDIS) are considered persons with a disability. Insurers may have a broader definition of persons with a disability. Check with the insurer for details.

Membership of this insurer is restricted to Medical and allied health professionals, their families, medical students and AMA employees.

General Treatment Cover

This health insurer does not operate a preferred provider scheme.

This policy  includes General treatment (Extras) cover for

Note, for items marked with an asterisk *: Orthodontic services accrue to a lifetime limit of \$1,600 at \$320 per year of membership. \$500 optical limit every 2 years. Individual and group physiotherapy and hydrotherapy claimable under physiotherapy. Class physiotherapy and acupuncture claimable through health management when prescribed by your medical practitioner.

Treatment	Waiting period (months)	Benefit limits (per 12 months unless otherwise stated)	Examples of maximum benefits
General dental	2	\$1,600 per person (combined limit for general dental, major dental, endodontic & orthodontic) \$1,600 lifetime limit for Orthodontic	Periodic oral examination - 100% of charge Scale & clean - 100% of charge Fluoride treatment - 100% of charge Surgical tooth extraction - \$153.00
Major dental	12		Full crown veneered - \$765.00
Endodontic	12		Filling of one root canal - \$131.75
Orthodontic*	12		Braces for upper & lower teeth, including removal plus fitting of retainer - 100% of charge
Optical*	2	\$500 per person	Single vision lenses & frames - 100% of charge Multi-focal lenses & frames - 100% of charge
Non PBS pharmaceuticals	2	\$300 per person (combined limit for non pbs pharmaceuticals & vaccinations - Sub-limits apply)	Per eligible prescription - 85% of charge
Physiotherapy*	2	\$900 per person (combined limit for physiotherapy, podiatry, psychology, remedial massage, ante-natal/post-natal classes, dietetics/dietary advice, exercise physiology, eye therapy (orthoptics), occupational therapy, orthotics (podiatric orthoses), speech therapy & other services - Sub-limits apply)	Initial visit - \$50.00 Subsequent visit - \$35.00
Podiatry	2		Initial visit - \$50.00 Subsequent visit - \$35.00
Psychology	2		Initial visit - \$100.00 Subsequent visit - \$100.00
Acupuncture*	2	\$200 per person up to \$400 per policy (combined limit for acupuncture, health management / healthy lifestyle & other services)	Initial visit - 75% of charge Subsequent visit - 75% of charge

Remedial massage	2	Combined limit - see Physiotherapy	Initial visit - \$40.00 Subsequent visit - \$30.00
Hearing aids	24	\$800 per person 1 appliance(s) every 5 years	Hearing aid - \$400.00
Blood glucose monitors	12	\$500 per person up to \$250 per service 1 appliance(s) every 2 years (combined limit for blood glucose monitors & other services - Sub-limits apply)	Per monitor - 75% of charge
Ante-natal/Post-natal classes	2	Combined limit - see Physiotherapy	Initial visit - \$50.00 Subsequent visit - \$30.00
Dietetics/dietary advice	2	Combined limit - see Physiotherapy	Initial visit - \$50.00 Subsequent visit - \$35.00
Exercise physiology	2	Combined limit - see Physiotherapy	Initial visit - \$30.00 Subsequent visit - \$30.00
Eye therapy (orthoptics)	2	Combined limit - see Physiotherapy	Initial visit - \$50.00 Subsequent visit - \$35.00
Health management / Healthy lifestyle	2	Combined limit - see Acupuncture	Health management - 75% of charge
Occupational therapy	2	Combined limit - see Physiotherapy	Initial visit - \$50.00 Subsequent visit - \$40.00
Orthotics (podiatric orthoses)	12	Combined limit - see Physiotherapy	Orthotics supply & fit - \$150.00
Speech therapy	2	Combined limit - see Physiotherapy	Initial visit - \$50.00 Subsequent visit - \$40.00
Vaccinations	2	Combined limit - see Non PBS pharmaceuticals	Per service - 85% of charge

Major dental paid at fixed benefits per item. Combined annual limit of \$900 for physiotherapy, exercise physiology, dietetics, occupational therapy, speech therapy, podiatry, massage and more (sub-limits of \$700 for mental health and \$500 for other therapies). Group physiotherapy and hydrotherapy \$20 per session. Benefit of \$400 each for one left and one right hearing aid every 5 years. Pharmacy benefits paid at 85% of charge above the PBS co-payment to a maximum of \$40 per prescription (sub-limit applies for weight loss medications).

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

X Chiropractic

X Other treatments - check with your insurer

Other features of this general treatment cover

Superior mid-range extras cover with substantial benefits including major dental and high-level optical cover. 100% back for 2 dental checkups per year (fixed benefits thereafter) at the provider of your choice. No sub-limits on optical benefits – use the full \$500 limit on contact lenses or frames fitted with prescription lenses. Claim up to \$700 per year (as part of the \$900 overall limit for therapies) for mental health services. Health management includes services such as acupuncture, weight loss classes and class physiotherapy for the treatment of a specific diagnosed condition.

For further information about this policy see

<https://www.doctorshealthfund.com.au/extras-cover-essential-extras>

Ambulance cover

Ambulance cover is provided by the State government in Tasmania (https://www.health.tas.gov.au/ambulance/fees_and_accounts) and Queensland (<https://www.ambulance.qld.gov.au/>). In other states concession card holders may have free cover and there are subscription services in several states (https://privatehealth.gov.au/health_insurance/what_is_covered/ambulance.htm).

For further information about this policy see

<https://www.doctorshealthfund.com.au/extras-cover-essential-extras>

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.