

Private Health Information Statement - General treatment policy

Intermediate Extras

CBHS Health Fund Limited

<http://www.cbhs.com.au>
help@cbhs.com.au
 1300 654 123

Monthly Premium

\$124.37[#]

(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 up to and including the age of 17 and students up to and including the age of 30, as well as persons with a disability who qualify as a child or student in this age range.

Membership of this insurer is restricted to current and past employees of Commonwealth Bank Group, franchisees, contractors, and their families.

General Treatment Cover

By using a CBHS Choice Network provider you will have lower out-of-pocket costs on Dental and Optical and have access to more "no gap" services. A list of providers is available on the CBHS website.

This policy  includes General treatment (Extras) cover for

*Note, for items marked with an asterisk *: Major Dental limit of \$700 is for Crowns and Bridges which are in any 5 years. Periodontic and Endodontic have a combined limit of \$400. Blood Glucose Monitors are in any 3 years. Contact CBHS for further details.*

Treatment	Waiting period (months)	Benefit limits (per 12 months unless otherwise stated)	Examples of maximum benefits
General dental	2	\$730 per person (Sub-limits apply)	Periodic oral examination - \$38.00 Scale & clean - \$68.00 Fluoride treatment - \$27.00 Surgical tooth extraction - \$182.00
Major dental*	12	\$700 per person	Full crown veneered - \$700.00
Endodontic	6	\$400 per person (combined limit for endodontic & other services - Sub-limits apply)	Filling of one root canal - \$157.00
Orthodontic	12	\$700 per person \$1,400 lifetime limit	Braces for upper & lower teeth, including removal plus fitting of retainer - \$700.00
Optical	6	\$250 per person	Single vision lenses & frames - \$160.00 Multi-focal lenses & frames - \$190.00
Non PBS pharmaceuticals	2	\$300 per person (combined limit for non pbs pharmaceuticals & vaccinations)	Per eligible prescription - \$75.00
Physiotherapy	2	\$300 per person	Initial visit - \$61.00 Subsequent visit - \$43.00
Chiropractic	2	\$250 per person (combined limit for chiropractic & osteopathy)	Initial visit - \$61.00 Subsequent visit - \$40.00
Podiatry	2	\$250 per person	Initial visit - \$50.00 Subsequent visit - \$35.00
Acupuncture	2	\$300 per person	Initial visit - \$33.00 Subsequent visit - \$33.00
Remedial massage	2	(combined limit for acupuncture, remedial massage, chinese medicine & other services)	Initial visit - \$33.00 Subsequent visit - \$33.00

Blood glucose monitors*	12	\$300 per person (combined limit for blood glucose monitors & other services)	Per monitor - 100% of charge
Chinese medicine	2	Combined limit - see Acupuncture	Initial visit - \$33.00 Subsequent visit - \$33.00
Dietetics/dietary advice	2	\$100 per person	Initial visit - \$75.00 Subsequent visit - \$42.00
Health management / Healthy lifestyle	2	\$415 per person (Sub-limits apply)	Health management - 100% of charge
Orthotics (podiatric orthoses)	12	\$350 per person (combined limit for orthotics (podiatric orthoses) & other services)	Orthotics supply & fit - \$145.00
Osteopathy	2	Combined limit - see Chiropractic	Initial visit - \$61.00 Subsequent visit - \$35.00
Vaccinations	2	Combined limit - see Non PBS pharmaceuticals	Per service - \$75.00
OTHER BENEFITS: Artificial aids including blood pressure monitors and nebulisers. Cover for blood glucose accessories.			

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

X Hearing aids	X Psychology	X Other treatments - check with your insurer
-----------------------	---------------------	---

Other features of this general treatment cover

CBHS Wellness Benefits assist you in proactively managing your health and wellbeing. You'll be covered for a variety of health checks and health management programs designed to assist you in living a healthier, happier life.

Ambulance cover

Pensioner Concession Card and Healthcare Card holders are entitled to free clinically necessary ambulance transport. If you are not eligible for a concession and want to be covered, you can purchase insurance from a private health insurer or take out a subscription with the state ambulance service (<https://www.ambulance.vic.gov.au/membership>).

For further information about this policy see

<https://www.cbhs.com.au/health-insurance/ambulance-cover>

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.