

Private Health Information Statement - General treatment policy

Essential Extras

CBHS Health Fund Limited

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

Monthly Premium

\$80.60 #

(before any rebate or insurer discount)

Covers two adults & dependants (3 or more people, only 2 of whom are adults)

Available in Northern Territory

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

Treatment	Waiting period (months)	Benefit limits (per 12 months unless otherwise stated)	Examples of maximum benefits
General dental	2	\$380 per person (Sub-limits apply)	Periodic oral examination - \$38.00 Scale & clean - \$68.00 Fluoride treatment - \$27.00 Surgical tooth extraction - \$170.00
Optical	6	\$200 per person	Single vision lenses & frames - \$140.00 Multi-focal lenses & frames - \$140.00
Non PBS pharmaceuticals	2	\$200 per person (combined limit for non pbs pharmaceuticals & vaccinations)	Per eligible prescription - \$75.00
Physiotherapy	2	\$200 per person (combined limit for physiotherapy, chiropractic & osteopathy)	Initial visit - \$61.00 Subsequent visit - \$43.00
Chiropractic	2		Initial visit - \$61.00 Subsequent visit - \$40.00
Acupuncture	2	\$200 per person (combined limit for acupuncture, remedial massage, chinese medicine & other services)	Initial visit - \$33.00 Subsequent visit - \$33.00
Remedial massage	2		Initial visit - \$33.00 Subsequent visit - \$33.00
Chinese medicine	2		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
Osteopathy	2	Combined limit - see Physiotherapy	Initial visit - \$61.00 Subsequent visit - \$35.00
Vaccinations	2	Combined limit - see Non PBS pharmaceuticals	Per service - \$75.00

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

✘ Blood glucose monitors	✘ Major dental	✘ Psychology
✘ Endodontic	✘ Orthodontic	✘ Other treatments - check with your insurer
✘ Hearing aids	✘ Podiatry	

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 Commonwealth Seniors Health Card holders are entitled to free ambulance transport services. St John's ambulance offers a subscription service for ambulance cover in the Northern Territory (<https://www.stjohnnt.org.au/ambulance/ambulance-cover.php>). Cover is included whilst interstate for less than 21 days.

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.