Private Health Information Statement - General treatment policy

My Choice Extras Complete 60

Medibank Private Limited	*Monthly Premium*	Covers two adults & dependants (3 or more people, only 2 of whom are adults)
http://medibank.com.au ask_us@medibank.com.au 132331	*$188.90 #* (before any rebate or insurer discount)	Available in South 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 and other dependants up to and including the age of 20, students up to and including the age of 30, as well as persons with a disability who qualify as a child or other dependant or student in these age ranges.

General Treatment Cover

At Members' Choice extras providers you may get more for your cover. This includes 100% back on a dental check up, scale and clean each year and great optical deals. See https://www.medibank.com.au/health-insurance/find-provider/#/.

This policy ✓ **includes** General treatment (Extras) cover for

*Note, for items marked with an asterisk *: A 12 month waiting period applies to surgical tooth extraction. Exercise physiology benefit is $16.00 for individual consultations and $10.00 for group consultations. Counselling (no waiting period) shares an annual limit with Psychology. Vaccinations - non PBS listed flu vaccinations only. Health Management benefit shown is the benefit for an approved weight management course, various benefits apply to the other services, please refer to the bottom of this PHIS.*

Treatment	*Waiting period (months)*	*Benefit limits (per 12 months unless otherwise stated)*	*Examples of maximum benefits*
General dental*	2	$600 per person	Periodic oral examination - $22.50 Scale & clean - $44.00 Fluoride treatment - $13.30 Surgical tooth extraction - $93.00
Major dental	12	$700 per person (combined limit for major dental & endodontic)	Full crown veneered - $500.00
Endodontic	12		Filling of one root canal - $116.00
Orthodontic	12	$400 opening balance. Top-up of $200 per year up to lifetime limit of $1200	Braces for upper & lower teeth, including removal plus fitting of retainer - 100% of charge
Optical	6	$200 per person (combined limit for optical & eye therapy (orthoptics))	Single vision lenses & frames - 100% of charge Multi-focal lenses & frames - 100% of charge
Non PBS pharmaceuticals	2	$200 per person (combined limit for non pbs pharmaceuticals, psychology & vaccinations)	Per eligible prescription - $21.00
Physiotherapy	2	$500 per person (combined limit for physiotherapy, chiropractic, acupuncture, chinese medicine, exercise physiology & osteopathy)	Initial visit - $31.20 Subsequent visit - $26.00
Chiropractic	2		Initial visit - $33.10 Subsequent visit - $21.30
Podiatry	2	$200 per person (combined limit for podiatry & orthotics (podiatric orthoses))	Initial visit - $32.90 Subsequent visit - $25.50
Psychology*	0	Combined limit - see Non PBS pharmaceuticals	Initial visit - $118.37 Subsequent visit - $102.93
Acupuncture	2	Combined limit - see Physiotherapy	Initial visit - $26.40 Subsequent visit - $20.50
Remedial massage	2	$150 per person	Initial visit - $31.30 Subsequent visit - $21.50

Hearing aids	36	$400 per person 1 appliance(s) every 5 years	Hearing aid - 100% of charge
Blood glucose monitors	24	$400 per person 1 appliance(s) every 3 years (combined limit for blood glucose monitors, dietetics/dietary advice & other services)	Per monitor - 60% of charge
Ante-natal/Post-natal classes	2	$400 per person (combined limit for ante-natal/post-natal classes, occupational therapy, speech therapy & other services)	Initial visit - $20.00 Subsequent visit - $20.00
Chinese medicine	2	Combined limit - see Physiotherapy	Initial visit - $16.00 Subsequent visit - $16.00
Dietetics/dietary advice	2	Combined limit - see Blood glucose monitors	Initial visit - $45.80 Subsequent visit - $22.50
Exercise physiology*	2	Combined limit - see Physiotherapy	Initial visit - $16.00 Subsequent visit - $10.00
Eye therapy (orthoptics)	2	Combined limit - see Optical	Initial visit - $37.50 Subsequent visit - $27.50
Health management / Healthy lifestyle*	2	$150 per person	Health management - $67.00
Occupational therapy	2	Combined limit - see Ante-natal/Post-natal classes	Initial visit - $43.60 Subsequent visit - $27.90
Orthotics (podiatric orthoses)	2	Combined limit - see Podiatry	Orthotics supply & fit - 60% of charge
Osteopathy	2	Combined limit - see Physiotherapy	Initial visit - $33.10 Subsequent visit - $21.30
Speech therapy	2	Combined limit - see Ante-natal/Post-natal classes	Initial visit - $59.90 Subsequent visit - $35.50
Vaccinations*	2	Combined limit - see Non PBS pharmaceuticals	Per service - 100% of charge

Health appliance and external prostheses (2 mnth waiting period), Blood pressure monitor (24 mnth waiting period) and Breathing appliances (12 mnth waiting period), Health subscriptions (refer to Medibank for approved organisations), Health screening tests (where no Medicare benefit is payable) (2 mnth waiting period) included with Blood glucose monitors. Benefits for antenatal and postnatal services include birthing courses and lactation consultations with a registered midwife in private practice. Plus benefits towards Pregnancy Compression garments (2 mnth waiting period), $50 per garment, Tens machine (2 mnth waiting period), hired device $40 and purchased device $80. Australian Breastfeeding Assocation membership (2 mnth waiting period) $40. Health Management Programs (Health Support Benefits) (2 mnth waiting period) - Quit Smoking Course - $70, Nicotine Replacement Therapy - $20, Exercise Classs - $11, Gym membership - $100, Personal training session - $15, Weight management class - $10, Weight management course - $67. Must be approved by a health practitioner. Please contact Medibank for more information about these services.

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

✗ Other treatments - check with your insurer

Ambulance cover

In South 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

Cover for an ambulance when you require immediate professional attention and you need to be transported to hospital or other approved facility and your medical condition is such that you cannot be transported any other way, or where an ambulance is called but transport is not needed. Cover for air ambulance where pre-approval has been obtained from Medibank. In all cases the ambulance provider must be Medibank approved. Please contact Medibank for further details.

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.