Private Health Information Statement - General treatment policy

Medibank Corporate Comfort Extras 75

Medibank Private Limited	*Monthly Premium*	Covers two adults & dependants, including non-student dependants (3 or more people, only 2 of whom are adults)
http://medibank.com.au ask_us@medibank.com.au 132331	*$290.90 #* (before any rebate or insurer discount)	Available in NSW & ACT

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 30 and non-students up to and including the age of 30, as well as persons with a disability who qualify as a child, student or non-student in these age ranges.

This is a corporate policy which is only available to employees/members of organisations with arrangements with this health insurer.

General Treatment Cover

This policy can only be purchased with certain hospital policies.

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. A maximum benefit per item of $31 for pharmaceutical items and $35 for allergen extracts applies. Counselling (no waiting period) shares an annual limit with Psychology and Non PBS pharmaceuticals. 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	No annual limit applies to General dental	Periodic oral examination - 60% of charge Scale & clean - 60% of charge Fluoride treatment - 60% of charge Surgical tooth extraction - 60% of charge
Major dental	12	$1,000 per person (combined limit for major dental & endodontic)	Full crown veneered - 60% of charge
Endodontic	12		Filling of one root canal - 60% of charge
Optical	6	$250 per person	Single vision lenses & frames - 100% of charge Multi-focal lenses & frames - 100% of charge
Non PBS pharmaceuticals*	2	$400 per person (combined limit for non pbs pharmaceuticals, psychology & vaccinations)	Per eligible prescription - 60% of charge
Physiotherapy	2	$600 per person (combined limit for physiotherapy, chiropractic & osteopathy)	Initial visit - 60% of charge Subsequent visit - 60% of charge
Chiropractic	2		Initial visit - 60% of charge Subsequent visit - 60% of charge
Podiatry	2	$250 per person (combined limit for podiatry & orthotics (podiatric orthoses))	Initial visit - 60% of charge Subsequent visit - 60% of charge
Psychology*	0	Combined limit - see Non PBS pharmaceuticals	Initial visit - 60% of charge Subsequent visit - 60% of charge
Acupuncture	2	$200 per person (combined limit for acupuncture, remedial massage, chinese medicine & exercise physiology)	Initial visit - 60% of charge Subsequent visit - 60% of charge

Remedial massage	2		Initial visit - 60% of charge Subsequent visit - 60% of charge
Hearing aids	36	$800 per person 1 appliance(s) every 5 years	Hearing aid - 100% of charge
Blood glucose monitors	24	$600 per person 1 appliance(s) every 3 years (combined limit for blood glucose monitors, dietetics/dietary advice & other services)	Per monitor - 60% of charge
Chinese medicine	2	Combined limit - see Acupuncture	Initial visit - 60% of charge Subsequent visit - 60% of charge
Dietetics/dietary advice	2	Combined limit - see Blood glucose monitors	Initial visit - 60% of charge Subsequent visit - 60% of charge
Exercise physiology	2	Combined limit - see Acupuncture	Initial visit - 60% of charge Subsequent visit - 60% of charge
Health management / Healthy lifestyle*	2	$150 per person	Health management - 60% of charge
Orthotics (podiatric orthoses)	2	Combined limit - see Podiatry	Orthotics supply & fit - 60% of charge
Osteopathy	2	Combined limit - see Physiotherapy	Initial visit - 60% of charge Subsequent visit - 60% of charge
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), Breathing appliances (12 mnth waiting period), TENS machine (24 mnth waiting period) and Dietetics (2 mnth waiting period) shares the same annual limit. Health subscriptions (2 mnth waiting period, refer to Medibank for approved organisations) shares an annual limit with Health Management Programs (Health Support Benefits) - Quit Smoking Course, Nicotine Replacement Therapy, Exercise class, Gym membership, Personal training session, Weight management class, Weight management course. Must be approved by a health practitioner. Health screening tests - Skin checks/Mole mapping, Retinal scan, Bone density test, Bowel cancer screening kit and MRI (where no Medicare benefit is payable) (2 mnth waiting period) included. Please contact Medibank for more information about these services.

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

✗ Orthodontic	✗ Other treatments - check with your insurer

Other features of this general treatment cover

No limit on preventative dental (oral examination and scale and clean only) applies at Members Choice Advantage providers only. Health subscription shares an annual limit with Health Management (Health Support Benefit). Health Screening Test has an annual limit of $150 per person.

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

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.