

Private Health Information Statement - General treatment policy

Priority Optimal Extras

Medibank Private Limited

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Monthly Premium

\$286.10[#]

(before any rebate or insurer discount)

Covers one adult & dependants, including non-student dependants (2 or more people, only one of whom is an adult)

Available in NSW & ACT
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 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.

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

| Treatment | Waiting period (months) | Benefit limits (per 12 months unless otherwise stated) | Examples of maximum benefits |
|-------------------------|-------------------------|--|--|
| General dental | 2 | \$1,000 per person (no limit on preventative dental) (Sub-limits apply) | Periodic oral examination - \$36.00 Scale & clean - \$49.40 Fluoride treatment - \$22.00 |
| Major dental | 12 | \$1,400 per person (combined limit for major dental & orthodontic - Sub-limits apply) \$2,400 lifetime limit for Orthodontic | Surgical tooth extraction - \$74.00 Full crown veneered - \$570.00 |
| Endodontic | 12 | \$400 per person | Filling of one root canal - \$85.50 |
| Orthodontic | 12 | Combined limit - see Major dental | Braces for upper & lower teeth, including removal plus fitting of retainer - \$400.00 |
| Optical | 6 | \$250 per person (Sub-limits apply) | Single vision lenses & frames - \$135.00 Multi-focal lenses & frames - \$195.00 |
| Non PBS pharmaceuticals | 2 | \$600 per person | Per eligible prescription - \$31.10 |
| Physiotherapy | 2 | \$700 per person | Initial visit - \$43.40 Subsequent visit - \$24.20 |
| Chiropractic | 2 | \$400 per person (combined limit for chiropractic, acupuncture & remedial massage - Sub-limits apply) | Initial visit - \$48.50 Subsequent visit - \$21.80 |
| Podiatry | 2 | \$400 per person (combined limit for podiatry & other services - Sub-limits apply) | Initial visit - \$36.40 Subsequent visit - \$20.80 |
| Psychology | 2 | \$400 per person | Initial visit - \$112.96 Subsequent visit - \$93.55 |
| Acupuncture | 2 | Combined limit - see Chiropractic | Initial visit - \$20.80 Subsequent visit - \$15.80 |
| Remedial massage | 2 | Combined limit - see Chiropractic | Initial visit - \$30.00 Subsequent visit - \$30.00 |
| Hearing aids | 36 | \$800 per person (combined limit for hearing aids, blood glucose monitors & other services - Sub-limits apply) | Hearing aid - \$400.00 |

| | | |
|------------------------|----|------------------------|
| Blood glucose monitors | 24 | Per monitor - \$150.00 |
|------------------------|----|------------------------|

Counselling (no waiting period) shares an annual limit with Psychology. Please contact Medibank for more information.

This policy **X does not include** [General treatment \(Extras\) cover](#) for

X Other treatments - check with your insurer

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.