

Private Health Information Statement - General treatment policy

Flexi 80

Medibank Private Limited http://medibank.com.au ask_us@medibank.com.au 132331	Monthly Premium \$244.00 # (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 Northern Territory Closed to new members
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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.

Available to employees of a company that has an agreement with Medibank

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.*

Treatment	Waiting period (months)	Benefit limits (per 12 months unless otherwise stated)	Examples of maximum benefits
General dental*	2	\$1,500 per person (combined limit for general dental, major dental, endodontic, orthodontic, physiotherapy, chiropractic, podiatry, psychology, acupuncture, remedial massage, hearing aids, blood glucose monitors, chinese medicine, dietetics/dietary advice, exercise physiology, eye therapy (orthoptics), occupational therapy, orthotics (podiatric orthoses), osteopathy & speech therapy)	Periodic oral examination - 80% of charge Scale & clean - 80% of charge Fluoride treatment - 80% of charge Surgical tooth extraction - 80% of charge
Major dental	12		Full crown veneered - 80% of charge
Endodontic	12		Filling of one root canal - 80% of charge
Orthodontic	12	\$3,000 lifetime limit for Orthodontic	Braces for upper & lower teeth, including removal plus fitting of retainer - 80% of charge
Optical	6	\$300 per person	Single vision lenses & frames - 100% of charge Multi-focal lenses & frames - 100% of charge
Physiotherapy	2	Combined limit - see General dental	Initial visit - 80% of charge Subsequent visit - 80% of charge
Chiropractic	2	Combined limit - see General dental	Initial visit - 80% of charge Subsequent visit - 80% of charge
Podiatry	2	Combined limit - see General dental	Initial visit - 80% of charge Subsequent visit - 80% of charge
Psychology	0	Combined limit - see General dental	Initial visit - 80% of charge Subsequent visit - 80% of charge
Acupuncture	2	Combined limit - see General dental	Initial visit - 80% of charge Subsequent visit - 80% of charge
Remedial massage	2	Combined limit - see General dental	Initial visit - 80% of charge Subsequent visit - 80% of charge
Hearing aids	36	Combined limit - see General dental	Hearing aid - 80% of charge

Blood glucose monitors	24	Combined limit - see General dental	Per monitor - 80% of charge
Chinese medicine	2	Combined limit - see General dental	Initial visit - 80% of charge Subsequent visit - 80% of charge
Dietetics/dietary advice	2	Combined limit - see General dental	Initial visit - 80% of charge Subsequent visit - 80% of charge
Exercise physiology	2	Combined limit - see General dental	Initial visit - 80% of charge Subsequent visit - 80% of charge
Eye therapy (orthoptics)	2	Combined limit - see General dental	Initial visit - 80% of charge Subsequent visit - 80% of charge
Occupational therapy	2	Combined limit - see General dental	Initial visit - 80% of charge Subsequent visit - 80% of charge
Orthotics (podiatric orthoses)	2	Combined limit - see General dental	Orthotics supply & fit - 80% of charge
Osteopathy	2	Combined limit - see General dental	Initial visit - 80% of charge Subsequent visit - 80% of charge
Speech therapy	2	Combined limit - see General dental	Initial visit - 80% of charge Subsequent visit - 80% of charge

Also includes Health appliances and external prostheses (2mth waiting period), Breathing appliances (12mth waiting period), Blood pressure monitors (24mth waiting period), Health Screening tests (2mth waiting period), and Health Subscriptions (2mth waiting period), 80% back up to annual limit, \$1500 annual limit shared with General Dental. Various benefit replacement periods apply. 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 Non PBS pharmaceuticals

X Other treatments - check with your insurer

Other features of this general treatment cover

Access to a range of member health services also available.

Ambulance cover

In Northern Territory 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.