

Private Health Information Statement - General treatment policy

Flexi 80 MC

Medibank Private Limited

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Monthly Premium

\$242.30[#]

(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

[#] 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 *: 12 month waiting period applies to surgical tooth extraction. Can only be taken with an eligible hospital cover. Exercise physiology benefits are \$21.50 for individual consultations and \$15.00 for group consultations.

| 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 - \$27.00 Scale & clean - \$56.00 Fluoride treatment - \$15.00 Surgical tooth extraction - \$143.60 |
| Major dental | 12 | \$3,000 lifetime limit for Orthodontic | Full crown veneered - \$832.90 |
| Endodontic | 12 | | Filling of one root canal - \$137.90 |
| Orthodontic | 12 | | 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 - \$40.00 Subsequent visit - \$33.00 |
| Chiropractic | 2 | Combined limit - see General dental | Initial visit - \$31.00 Subsequent visit - \$22.00 |
| Podiatry | 2 | Combined limit - see General dental | Initial visit - \$39.00 Subsequent visit - \$32.20 |
| Psychology | 0 | Combined limit - see General dental | Initial visit - \$123.62 Subsequent visit - \$102.37 |
| Acupuncture | 2 | Combined limit - see General dental | Initial visit - \$34.00 Subsequent visit - \$27.00 |
| Remedial massage | 2 | Combined limit - see General dental | Initial visit - \$36.00 Subsequent visit - \$26.00 |
| Hearing aids | 36 | Combined limit - see General dental | Hearing aid - \$800.00 |

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|--------------------------------|----|-------------------------------------|---|
| Blood glucose monitors | 24 | Combined limit - see General dental | Per monitor - \$150.00 |
| Chinese medicine | 2 | Combined limit - see General dental | Initial visit - \$21.50 Subsequent visit - \$21.50 |
| Dietetics/dietary advice | 2 | Combined limit - see General dental | Initial visit - \$51.90 Subsequent visit - \$26.50 |
| Exercise physiology* | 2 | Combined limit - see General dental | Initial visit - \$21.50 Subsequent visit - \$15.00 |
| Eye therapy (orthoptics) | 2 | Combined limit - see General dental | Initial visit - \$45.00 Subsequent visit - \$35.00 |
| Occupational therapy | 2 | Combined limit - see General dental | Initial visit - \$99.20 Subsequent visit - \$41.10 |
| Orthotics (podiatric orthoses) | 2 | Combined limit - see General dental | Orthotics supply & fit - \$75.00 |
| Osteopathy | 2 | Combined limit - see General dental | Initial visit - \$31.00 Subsequent visit - \$22.00 |
| Speech therapy | 2 | Combined limit - see General dental | Initial visit - \$68.00 Subsequent visit - \$39.60 |

The policy also pays benefits towards other services as part of the \$1,500 General Dental annual limit. These include health appliances and external prostheses (2 month waiting period, fixed benefits apply), breathing appliances (12 month waiting period, fixed benefits apply), blood glucose and blood pressure monitors (24 month waiting period, fixed benefits apply), and health screening tests (2 month waiting period, fixed benefits 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

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.