# Private Health Information Statement - General treatment policy

## Growing Family 70 Extras Only

| Medibank Private Limited | *Monthly Premium* | Covers two adults & dependants (3 or more people, only 2 of whom are adults) |
|---|---|---|
| http://medibank.com.au<br>ask_us@medibank.com.au<br>132331 | *$166.40 #*<br>(before any rebate or insurer discount) | Available in Northern Territory<br>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 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 for surgical tooth extraction. Exercise physiology benefits are $21.50 for an individual consultation and $12.00 for group consultations.*

| *Treatment* | *Waiting period (months)* | *Benefit limits (per 12 months unless otherwise stated)* | *Examples of maximum benefits* |
|---|---|---|---|
| General dental* | 2 | $1,000 per person | Periodic oral examination - $41.90<br>Scale & clean - $62.10<br>Fluoride treatment - $15.00<br>Surgical tooth extraction - $143.60 |
| Major dental | 12 | $800 per person<br>(combined limit for major dental & endodontic) | Full crown veneered - $832.90 |
| Endodontic | 12 | | Filling of one root canal - $137.90 |
| Orthodontic | 12 | $200 per person<br>$2,400 lifetime limit | Braces for upper & lower teeth, including removal plus fitting of retainer - 100% of charge |
| Optical | 6 | $225 per person up to $550 per policy | Single vision lenses & frames - 100% of charge<br>Multi-focal lenses & frames - 100% of charge |
| Non PBS pharmaceuticals | 2 | $1,000 per person<br>(combined limit for non pbs pharmaceuticals, psychology, blood glucose monitors, ante-natal/post-natal classes, dietetics/dietary advice, orthotics (podiatric orthoses) & speech therapy) | Per eligible prescription - $31.00 |
| Physiotherapy | 2 | $600 per person<br>(combined limit for physiotherapy, chiropractic, podiatry & osteopathy) | Initial visit - $55.10<br>Subsequent visit - $45.30 |
| Chiropractic | 2 | | Initial visit - $49.80<br>Subsequent visit - $35.40 |
| Podiatry | 2 | | Initial visit - $39.20<br>Subsequent visit - $32.20 |
| Psychology | 0 | Combined limit - see Non PBS pharmaceuticals | Initial visit - $123.62<br>Subsequent visit - $102.37 |
| Acupuncture | 2 | $250 per person up to $500 per policy<br>(combined limit for acupuncture, remedial massage, chinese medicine & exercise physiology) | Initial visit - $36.20<br>Subsequent visit - $34.60 |
| Remedial massage | 2 | | Initial visit - $53.00<br>Subsequent visit - $41.40 |

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| Blood glucose monitors | 24 | Combined limit - see Non PBS pharmaceuticals | Per monitor - 100% of charge |
| Ante-natal/Post-natal classes | 2 | Combined limit - see Non PBS pharmaceuticals | Initial visit - $30.00<br>Subsequent visit - $30.00 |
| Chinese medicine | 2 | Combined limit - see Acupuncture | Initial visit - $21.50<br>Subsequent visit - $21.50 |
| Dietetics/dietary advice | 2 | Combined limit - see Non PBS pharmaceuticals | Initial visit - $51.90<br>Subsequent visit - $26.50 |
| Exercise physiology | 2 | Combined limit - see Acupuncture | Initial visit - $21.50<br>Subsequent visit - $12.00 |
| Orthotics (podiatric orthoses) | 2 | Combined limit - see Non PBS pharmaceuticals | Orthotics supply & fit - 70% of charge |
| Osteopathy | 2 | Combined limit - see Physiotherapy | Initial visit - $49.80<br>Subsequent visit - $35.40 |
| Speech therapy | 2 | Combined limit - see Non PBS pharmaceuticals | Initial visit - $68.00<br>Subsequent visit - $39.60 |

Health appliances and external prostheses, 2 mth waiting period, fixed benefits apply. - Pregnancy compression garments 2 mth waiting period, $60 per garment Benefit replacement period of 24 mths. -Tens machines, 2 mth waiting period, hired device $50 and purchased device $100. Benefit replacement period of 36 mths. -Australian Breastfeeding Assoc. membership, 2 mth waiting period, $50. -Breathing appliances, 12 month waiting period, fixed benefit applies. -Blood pressure monitor 24 months waiting period, fixed benefit applies. All services form part of the $1,000 combined annual limit for antenatal, dietetics, psychology, speech therapy, non-PBS Pharmaceuticals. Provider recognition rules apply. -Counselling (no waiting period) shares an annual limit with Psychology. Please contact Medibank for more information.

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

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|---|---|
| ✗ Hearing aids | ✗ Other treatments - check with your insurer |

### Other features of this general treatment cover

Benefits for antenatal and postnatal services including birthing courses and lactation consultations with a midwife registered with LCANZ or in private practice. Plus benefits towards pregnancy compression garments, TENS machines and membership of the Australian Breastfeeding Association.

## 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.