

Private Health Information Statement - General treatment policy

Healthy Start Extras

Medibank Private Limited

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Monthly Premium

\$81.30 #

(before any rebate or insurer discount)

Covers 2 adults (and no-one else)
Available in Victoria

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.

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 extractions. Exercise physiology benefits are \$16.00 for individual consultations and \$10.00 for group consultations.*

| Treatment | Waiting period (months) | Benefit limits (per 12 months unless otherwise stated) | Examples of maximum benefits |
|--------------------------|-------------------------|--|---|
| General dental* | 2 | \$500 per person (combined limit for general dental, major dental, endodontic, non pbs pharmaceuticals, physiotherapy, chiropractic, psychology, dietetics/dietary advice, osteopathy & other services) | Periodic oral examination - \$22.50 Scale & clean - \$43.60 Fluoride treatment - \$13.00 Surgical tooth extraction - \$93.00 |
| Major dental | 12 | | Full crown veneered - \$500.00 |
| Endodontic | 12 | | Filling of one root canal - \$115.10 |
| Optical | 6 | \$150 per person (combined limit for optical, acupuncture, remedial massage, chinese medicine, exercise physiology & other services) | Single vision lenses & frames - 100% of charge Multi-focal lenses & frames - 100% of charge |
| Non PBS pharmaceuticals | 2 | Combined limit - see General dental | Per eligible prescription - \$21.00 |
| Physiotherapy | 2 | Combined limit - see General dental | Initial visit - \$38.20 Subsequent visit - \$30.50 |
| Chiropractic | 2 | Combined limit - see General dental | Initial visit - \$38.20 Subsequent visit - \$26.90 |
| Psychology | 0 | Combined limit - see General dental | Initial visit - \$102.00 Subsequent visit - \$88.70 |
| Acupuncture | 2 | Combined limit - see Optical | Initial visit - \$31.80 Subsequent visit - \$23.50 |
| Remedial massage | 2 | Combined limit - see Optical | Initial visit - \$37.80 Subsequent visit - \$25.50 |
| Chinese medicine | 2 | Combined limit - see Optical | Initial visit - \$16.00 Subsequent visit - \$16.00 |
| Dietetics/dietary advice | 2 | Combined limit - see General dental | Initial visit - \$48.10 Subsequent visit - \$25.70 |
| Exercise physiology* | 2 | Combined limit - see Optical | Initial visit - \$16.00 Subsequent visit - \$10.00 |
| Osteopathy | 2 | Combined limit - see General dental | Initial visit - \$38.20 Subsequent visit - \$26.90 |

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 Blood glucose monitors | X Orthodontic | X Other treatments - check with your insurer |
| X Hearing aids | X Podiatry | |

Other features of this general treatment cover

Use your \$500 combined limit toward the services that are most important to you. Whether it's physio, dental or chiro you make the decision. You also get 100% back on an annual dental check, excluding x-rays, at a Members' Choice dentist and it doesn't count towards your annual limit.

Ambulance cover

In Victoria 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.