

Private Health Information Statement - General treatment policy

Essential Extras 75

Medibank Private Limited

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Monthly Premium

\$110.90[#]

(before any rebate or insurer discount)

Covers two adults & dependants (3 or more people, only 2 of whom are adults)

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.

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 to surgical tooth extraction.

Treatment	Waiting period (months)	Benefit limits (per 12 months unless otherwise stated)	Examples of maximum benefits
General dental*	2	\$750 per person	Periodic oral examination - \$26.50 Scale & clean - \$51.20 Fluoride treatment - \$16.00 Surgical tooth extraction - \$109.20
Optical	6	\$200 per person	Single vision lenses & frames - 100% of charge Multi-focal lenses & frames - 100% of charge
Physiotherapy	2	\$450 per person (combined limit for physiotherapy, chiropractic & osteopathy)	Initial visit - \$48.60 Subsequent visit - \$38.70
Chiropractic	2		Initial visit - \$48.60 Subsequent visit - \$34.10
Acupuncture	2	\$100 per person (combined limit for acupuncture, remedial massage, chinese medicine & exercise physiology)	Initial visit - \$37.40 Subsequent visit - \$27.70
Remedial massage	2		Initial visit - \$44.40 Subsequent visit - \$29.90
Chinese medicine	2		Initial visit - \$21.50 Subsequent visit - \$21.50
Exercise physiology*	2		Initial visit - \$21.50 Subsequent visit - \$12.00
Osteopathy	2	Combined limit - see Physiotherapy	Initial visit - \$48.60 Subsequent visit - \$34.10

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

 Blood glucose monitors	 Major dental	 Podiatry
 Endodontic	 Non PBS pharmaceuticals	 Psychology
 Hearing aids	 Orthodontic	 Other treatments - check with your insurer

Other features of this general treatment cover

Provides cover for commonly used services and 100% back up to your annual limit on eligible optical services. Annual limits apply to each person on the membership. Easy online and electronic claiming.

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.