Private Health Information Statement - General treatment policy

AAMI Everyday Active Extras

AAMI Health Insurance	*Monthly Premium*	Covers one adult & dependants (2 or more people, only one of whom is an adult)
https://www.aami.com.au/health 13 22 44 Underwritten by nib Health Funds Ltd.	*$162.93 #* (before any rebate or insurer discount)	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

By using our FirstChoice providers, you may have lower out-of-pocket costs on many allied health services. A list of "preferred providers" is available from the health insurer. See https://health.aami.com.au/find-a-provider.

This policy ✓ **includes** General treatment (Extras) cover for

Treatment	*Waiting period (months)*	*Benefit limits (per 12 months unless otherwise stated)*	*Examples of maximum benefits*
General dental	2	$700 per person (no limit on preventative dental)	Periodic oral examination - 60% of charge Scale & clean - 60% of charge Fluoride treatment - 60% of charge
Major dental	12	$700 per person (combined limit for major dental & endodontic)	Surgical tooth extraction - 60% of charge Full crown veneered - 60% of charge
Endodontic	12		Filling of one root canal - 60% of charge
Orthodontic	12	$500 per person $1,700 lifetime limit	Braces for upper & lower teeth, including removal plus fitting of retainer - 60% of charge
Optical	6	$200 per person	Single vision lenses & frames - 60% of charge Multi-focal lenses & frames - 60% of charge
Non PBS pharmaceuticals	2	$300 per person	Per eligible prescription - 60% of charge
Physiotherapy	2	$350 per person	Initial visit - 60% of charge Subsequent visit - 60% of charge
Chiropractic	2	$300 per person (combined limit for chiropractic & osteopathy)	Initial visit - 60% of charge Subsequent visit - 60% of charge
Podiatry	2	$300 per person (combined limit for podiatry & orthotics (podiatric orthoses))	Initial visit - 60% of charge Subsequent visit - 60% of charge
Psychology	2	$300 per person	Initial visit - 60% of charge Subsequent visit - 60% of charge
Acupuncture	2	$300 per person (combined limit for acupuncture, remedial massage, chinese medicine & other services - **Sub-limits apply**)	Initial visit - 60% of charge Subsequent visit - 60% of charge
Remedial massage	2		Initial visit - 60% of charge Subsequent visit - 60% of charge
Blood glucose monitors	12	$300 per person (combined limit for blood glucose monitors & other services)	Per monitor - 60% of charge
Chinese medicine	2	Combined limit - see Acupuncture	Initial visit - 60% of charge Subsequent visit - 60% of charge
Dietetics/dietary advice	2	$250 per person	Initial visit - 60% of charge Subsequent visit - 60% of charge

Health management / Healthy lifestyle	6	$150 per person	Health management - 60% of charge
Occupational therapy	2	$350 per person (combined limit for occupational therapy & speech therapy)	Initial visit - 60% of charge Subsequent visit - 60% of charge
Orthotics (podiatric orthoses)	2	Combined limit - see Podiatry	Orthotics supply & fit - 60% of charge
Osteopathy	2	Combined limit - see Chiropractic	Initial visit - 60% of charge Subsequent visit - 60% of charge
Speech therapy	2	Combined limit - see Occupational therapy	Initial visit - 60% of charge Subsequent visit - 60% of charge

Preventative Tests - $150 limit per person per year (6 month waiting period): 60% back on preventative tests e.g. thin prep, bone density testing, bowel screening (Service limits apply). Top Health Aids - $300 limit per person per year (12 month waiting period): 60% back on health aids e.g. spacer, peak flow meter, nebuliser, blood glucose monitor, Irlen lens (service limits apply). Myotherapy - $300 combined limit with acupuncture, remedial massage and Chinese herbalism per person per calendar year. Healthy Lifestyle includes approved weight management, quit smoking and health management programs (gym, personal trainer) and more. Psychology has a sublimit of $150 for Digital Cognitive Behavioural Therapy (CBT). For Preventative dental service limits apply.

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

✗ Hearing aids	✗ Other treatments - check with your insurer

Other features of this general treatment cover

Extras services to help look after your overall health and wellbeing. Of course, you can see your choice of provider, but by choosing a FirstChoice provider, you may have less to pay towards the cost of your treatment. We've created the FirstChoice network to help you access quality healthcare and a better deal for you and your family. We've locked in lower costs with our FirstChoice providers, so you can enjoy competitive treatment fees when you visit the dentist or a discount the next time you claim for glasses.

For further information about this policy see

https://my.nib.com.au/product-collateral/131

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

All our health covers include unlimited emergency ambulance (1 day waiting period on all emergency ambulance). Emergency ambulance is when you need immediate transport by a State or Territory ambulance to get to a hospital or other facility for urgent medical treatment. No annual limits for emergency ambulance apply.

For further information about this policy see

https://my.nib.com.au/product-collateral/131

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.