

Cover for extras

Cover for everyday health services, whether you're fit and healthy or in need of some extra care.

Both Top 85 Visitors Health Insurance and Intermediate 70 Visitors Health Insurance provide cover for a comprehensive range of extras services. However, Top 85 Visitors Health Insurance generally provides higher benefits. Young Visitors Health Insurance does not include an extras component.

Percentage back at Members' Choice providers

You'll get a percentage back of the charge when you visit a Members' Choice extras provider for eligible services (up to applicable limits) and for other providers and some items you'll get a fixed benefit.

Fixed benefit

You'll receive a fixed benefit when you visit a non Members' Choice provider. A fixed benefit is the maximum amount we'll pay for each service or item (up to applicable limits). Usually it will be less than the provider's charge, which means you may have out-of-pocket expenses to pay.

Annual limits

This is the maximum amount we'll pay for items or services in a calendar year.

The benefit we pay for a particular item or service may be less than the annual limit and less than your provider's charge, which means you may have out-of-pocket expenses to pay. See page 23 for more information.

Orthodontic entitlement

You start with an opening balance in the first year and you're topped up with an additional amount each full calendar year of membership up to a maximum lifetime limit for your level of cover. Once you've served your 12 month waiting period, you can claim up to 100% of your balance.

Benefit replacement period

Benefit replacement periods may apply for some services/items. See page 22 for more information.

Members' Choice extras providers



We've negotiated capped charges or discounts with the following healthcare professionals so you can claim a percentage back* of 70% or 85% depending on your level of cover:

- ✓ Dental
- ✓ Physio
- ✓ Chiro
- ✓ Naturopathy
- ✓ Acupuncture
- ✓ Remedial Massage
- ✓ Podiatry

✓ Optical

Plus at all optical retailers, you can claim 100%* back on a range of glasses or contact lenses regardless of your level of extras cover.

See page 16 for more information about Members' Choice.

*Where eligible and subject to your annual limits and waiting periods.

I get a free dental check-up

With Intermediate 70 Visitors Health Insurance and Top 85 Visitors Health Insurance you get one free dental check-up, scale and clean (excludes x-rays) per person per calendar year at a Members' Choice dentist.



Extras cover comparison table

We'll pay benefits towards the items and services listed in this table. It shows the annual limits that apply per person per calendar year.

Item/Service		Waiting Period [#]	Intermediate 70 Visitors Health Insurance 70% back at a Members' Choice provider	Top 85 Visitors Health Insurance 85% back at a Members' Choice provider
Ambulance services	100% cover (see page 24 for more information)	2 months	No annual limit	No annual limit
General dental	Includes preventative treatment, dental examinations, scale & clean Surgical dental procedures & extractions	2 months	No annual limit	No annual limit
		12 months		
Optical items	100% back under both covers includes frames, prescription lenses & contact lenses	6 months	\$225	\$250
Physiotherapy	Includes consultations, group pilates & hydrotherapy sessions	2 months	\$600	\$700
Chiropractic		2 months	\$400	\$500
Osteopathy		2 months		
Natural therapies	Consultations for naturopathy, acupuncture & remedial massage	2 months	\$300	\$400
	Consultations for myotherapy, reflexology, kinesiology, Chinese & Western herbalism, exercise physiology, shiatsu, aromatherapy, homeopathy, Bowen therapy & Alexander technique			
Major dental	<ul style="list-style-type: none"> Endodontic services (eg. root canal) Periodontics (i.e. treatment of gum disease) Crowns, dentures & bridges Major restorative fillings (eg. veneers) 	12 months	\$1,000	\$1,200
Orthodontics	eg. braces (see page 21 for more information)	12 months	\$800 opening balance top up of \$400 per year up to \$2,400 lifetime limit	\$1,000 opening balance top up of \$500 per year up to \$3,000 lifetime limit
Prescription Pharmaceuticals (non-PBS)	For prescriptions only. Benefits will be paid after a set charge has been deducted	2 months	\$400	\$600
Dietetics		2 months	\$400	\$500
Podiatry	Includes specified orthotics	2 months	\$400	\$500
Clinical psychology	Consultations only	2 months	\$400	\$500
Occupational therapy		2 months	\$400	\$500
Speech therapy		2 months	\$400	\$500
Eye therapy		2 months	\$400	\$500
Breathing appliances	Peak flow meters, nebulisers & spacing devices	12 months	\$200	\$250
Blood glucose monitors		24 months		
Hearing aids		36 months	\$800	\$1,200
Health appliances & external prostheses	eg. insulin delivery pens	2 months	\$400	\$500

[#]The 2 month waiting period is waived when the service arises from an accident.