

Get a free dental check-up

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

Extras

With Top 85 Working Visa Health Insurance, 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. 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.

Item/Service		Waiting period [#]	Top 85 Working Visa Health Insurance
General dental	 Includes preventative treatment, dental examinations, scale & clean	2 months	No annual limit
		Surgical dental procedures	
Optical items	 100% back up to your annual limit includes frames, prescription lenses & contact lenses	6 months	\$250
Physiotherapy	 Includes consultations, group pilates & hydrotherapy sessions	2 months	\$700
Chiropractic		2 months	\$500
Osteopathy		2 months	
Natural therapies	 Consultations for naturopathy, acupuncture & remedial massage	2 months	\$400
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	\$1,200
Orthodontics	eg. braces (see page 26 for more information)	12 months	\$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 (see page 25 for more information)	2 months	\$600
Dietetics		2 months	\$500
Podiatry	 Includes specified orthotics	2 months	\$500
Clinical psychology	Consultations only	2 months	\$500
Occupational therapy		2 months	\$500
Speech therapy		2 months	\$500
Eye therapy		2 months	\$500
Breathing appliances	Peak flow meters, nebulisers & spacing devices	12 months	\$250
Blood glucose monitors & blood pressure monitors	100% back up to your annual limit	24 months	
Hearing aids		36 months	\$1,200
Health appliances & external prostheses	eg. insulin delivery pens	2 months	\$500

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

Note: benefit replacement periods may apply for some items. See page 25 for more information.