

## Extras component

### Benefits

Top Visitors Health Insurance includes our most comprehensive extras cover. It provides cover for the same extras services as Intermediate Visitors Health Insurance, but with generally higher benefits.

Young Visitors Health Insurance does not include an extras component.

### Waiting periods and limits

Each of the extras services and items have waiting periods, annual limits and sub-limits. Please see the table opposite for more information.

**The benefit we pay for a particular claim is likely to be less than the annual limit or sub-limit and less than your provider's charge. This means you'll usually have out-of-pockets for each service or item.**

Additional restrictions apply to the payment of benefits for some services. Please call 132 331 for more information.

### Benefit replacement period

You might need to wait for a period of time from the date of purchase of some items before you're entitled to another benefit to replace the item.

\* The 2 month waiting period is waived when the service arises from an accident.  
# Increases by \$50 per calendar year of continuous membership to the maximums shown. You'll be eligible for the increases once you have served one full calendar year's membership.

This table shows the annual limits and sub-limits that apply to benefits for extras items and services. Unless otherwise shown, limits are per person, per calendar year.

Item/Service	Waiting period	Annual limits and sub-limits
<b>General dental</b> eg. dental examinations, scale and clean	2 months* 12 months for surgical procedures and extractions	<b>No annual limit</b> \$300 Sub-limit during the first 6 months of membership of any extras cover.
<b>Endodontic services</b> eg. root canal treatment	12 months	<b>\$400-\$800#</b>
<b>Optical items</b> eg. frames, prescription lenses and contact lenses	6 months	<b>\$250</b> Intermediate Visitors Health Insurance has a sub-limit of \$92 for frames and \$200 for contact lenses
		<b>\$250</b> Top Visitors Health Insurance has a sub-limit of \$115 for frames and \$200 for contact lenses
<b>Physiotherapy</b> eg. consultations (includes group pilates and hydrotherapy sessions)	2 months*	<b>\$700</b>
<b>Pharmaceutical prescriptions</b> For prescription items only	2 months*	<b>\$600</b> Benefits will be paid after the maximum PBS has been deducted
<b>Major dental</b>		<b>\$2,000</b> For services in this category, but not to exceed the sub-limits shown below for each sub category
Inlay/onlay restorative eg. restorative fillings	12 months	\$300-\$700#
Dentures, crowns and bridges	12 months	\$400-\$800#
Orthodontic eg. braces	12 months	\$400-\$800# Lifetime limit of \$2,400 applies
Periodontic eg. treatment of gum disease	12 months	\$300-\$700#
<b>Alternative therapies</b> Consultations for:		<b>\$500</b> For services in this category, but not to exceed the sub-limits shown below for each sub category
Chiropractic & osteopathy	2 months*	\$400
Acupuncture	2 months*	\$400
Naturopathy	2 months*	\$400
Remedial massage and myotherapy	2 months*	\$100
<b>Other therapies</b> Consultations for:		<b>\$1,000</b> For services in this category, but not to exceed the sub-limits shown below for each sub category
Podiatry includes specified orthotics	2 months*	\$400
Dietetics includes Jenny Craig weight loss benefit	2 months*	\$400 Note: For the approved Jenny Craig weight loss program, sub-limits of \$200 per membership per calendar year and \$100 per person per lifetime apply.
Occupational therapy	2 months*	\$400
Speech therapy	2 months*	\$400
Orthoptics eg. eye therapy	2 months*	\$400
<b>Health appliances</b>		<b>\$1,000</b> For services in this category, but not to exceed the sub-limits shown below for each sub category
Hearing aids	36 months	\$800 Sub-limits and other restrictions apply
Breathing appliances eg. peak flow meters, nebulisers and spacing devices	12 months	\$180 Per membership every 3 years
Blood glucose monitors	24 months	\$240 Per membership every 3 years and \$150 per person every 3 years on Intermediate Visitors Health Insurance
		\$240 Per membership every 3 years and \$180 per person every 3 years on Top Visitors Health Insurance
Other health appliances (including external prosthesis)	2 months*	\$500 Sub-limits and other restrictions apply
<b>Clinical psychology</b> Consultations only	2 months*	<b>\$400</b>
<b>School accident</b> For preschool, primary and secondary school students	2 months	<b>\$800</b>