

## Extras component for Top Working Visa Health Insurance

### Waiting periods and limits

Each of our extras services and items have waiting periods, annual limits and sub-limits. One of the great features is that we reward continuous loyalty by increasing most annual limits the longer you have Top Working Visa Health Insurance.

Most annual limits increase on 1 January after every continuous calendar year of membership, up to the maximums shown in the table opposite.

Once the annual limit or sub-limit has been reached, no further benefits are payable for those extras services for that person until the next calendar year (or other applicable periods).

**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 table below shows the waiting periods, 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					
		Year 1	Year 2	Year 3	Year 4	Year 5	Year 6
<b>General dental</b> Sub-limits apply:		\$1,000	\$1,100	\$1,200	\$1,300	\$1,400	\$1,500
General dental eg. dental examinations, scale and clean	2 months*	You can claim up to your sub-limit of \$300 during the first 6 months of membership					
Surgical procedures & surgical extractions	12 months						
<b>Endodontic services</b> eg. root canal treatment	12 months	\$400	\$500	\$600	\$700	\$800	\$900
<b>Major dental</b> Sub-limits apply:	12 months	\$2,500 for services in this category but not to exceed the amount shown for each sub-category					
Inlay/onlay restorative eg. restorative fillings		\$300	\$400	\$500	\$600	\$700	\$800
Dentures, crowns and bridges		\$400	\$500	\$600	\$700	\$800	\$900
Orthodontic eg. braces Lifetime limit of \$2,400 applies		\$400	\$500	\$600	\$700	\$800	\$900
Periodontic eg. treatment of gum disease		\$300	\$400	\$500	\$600	\$700	\$800
<b>Optical items</b> eg. frames, prescription lenses and contact lenses	6 months	\$250 (A sub-limit of \$92 for frames and \$200 for contact lenses)					
<b>Physiotherapy</b> eg. consultations (includes group pilates and hydrotherapy sessions)	2 months*	\$700	\$800	\$900	\$1,000	\$1,000	\$1,000
<b>Pharmaceutical prescriptions</b> For non PBS prescription items only	2 months*	\$600	\$700	\$800	\$900	\$900	\$900
<b>Alternative therapies</b> Sub-limits apply. Consultations for:	2 months*	\$1,500 for services in this category but not to exceed the amount shown for each sub-category					
Chiropractic & osteopathy		\$400	\$500	\$600	\$700	\$800	\$900
Acupuncture		\$400	\$500	\$600	\$700	\$800	\$900
Naturopathy		\$400	\$500	\$600	\$700	\$800	\$900
Remedial massage and myotherapy		\$100	\$200	\$300	\$400	\$400	\$400
<b>Other therapies</b> Sub-limits apply. Consultations for:	2 months*	\$1,500 for services in this category but not to exceed the amount shown for each sub-category					
Podiatry includes specified orthotics		\$400	\$500	\$600	\$700	\$800	\$900
Dietetics includes Jenny Craig <sup>#</sup> weight loss benefit		\$400	\$500	\$600	\$700	\$800	\$900
Occupational therapy		\$400	\$500	\$600	\$700	\$800	\$900
Speech therapy		\$400	\$500	\$600	\$700	\$800	\$900
Orthoptics eg. eye therapy		\$400	\$500	\$600	\$700	\$800	\$900
<b>Health appliances</b> Such as hearing aids, nebulisers or peak flow meters	Up to 36 months	\$1,000 (various membership and sub-limits apply)					
<b>Clinical psychology</b> Consultations only (not psychology tests)	2 months*	\$400	\$500	\$600	\$700	\$800	\$900
<b>School accident</b> For preschool, primary and secondary school students	2 months	\$800					

\* The 2 month waiting period is waived when the service arises from an accident.

<sup>#</sup> For the approved Jenny Craig weight loss benefits, sub-limits of \$200 per membership per calendar year and \$100 per person per lifetime apply.