

Corporate 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 under each different level of cover.

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 38 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 37 for more information.

Item/Service		Waiting Period	Corporate Basic Extras 70 70% back at a Members' Choice provider	Corporate Top Extras 55 55% back at a Members' Choice provider	Corporate Top Extras 70 70% back at a Members' Choice provider	Corporate Top Extras 85 85% back at a Members' Choice provider	Corporate Ultra Health Cover (extras component) 100% back at a Members' Choice provider
Ambulance services	100% cover under all levels of extras (see page 34 for more information)	2 months	No annual limit	No annual limit	No annual limit	No annual limit	No annual limit
General dental	Includes preventative treatment, dental examinations, scale & clean Surgical dental procedures & extractions	2 months	\$750	\$800	No annual limit	No annual limit	No annual limit
		12 months					
Optical items	100% back under all levels of extras includes frames, prescription lenses & contact lenses	6 months	\$200	\$200	\$225	\$250	\$300
Physiotherapy	Includes consultations, group pilates & hydrotherapy sessions	2 months	Combined limit of \$450	\$300	\$600	\$700	\$1,000
Chiropractic		2 months		\$200	\$400	\$500	\$750
Osteopathy		2 months					
Natural therapies	Consultations for naturopathy, acupuncture & remedial massage Consultations for myotherapy, reflexology, kinesiology, Chinese & Western herbalism, exercise physiology, shiatsu, aromatherapy, homeopathy, Bowen therapy & Alexander technique	2 months			\$200	\$300	\$400
Major dental#	• Endodontic services (eg. root canal) • Periodontics (i.e. treatment of gum disease) • Crowns, dentures & bridges • Major restorative fillings (eg. veneers)	12 months		\$500	\$1,000	\$1,200	\$1,600
Orthodontics	eg. braces (see page 35 for more information)	12 months		\$400 opening balance top up of \$200 per year up to \$1,200 lifetime limit	\$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	\$1,500 opening balance top up of \$500 per year up to \$3,500 lifetime limit
Prescription Pharmaceuticals (non-PBS)	Includes most prescribed items not subsidised by the Government (non-PBS items). Benefits will be paid after a set charge has been deducted	2 months		\$200	\$400	\$600	\$800
Dietetics		2 months		\$200	\$400	\$500	\$600
Podiatry	Includes specified orthotics	2 months		\$200	\$400	\$500	\$600
Clinical psychology	Consultations only	2 months		\$200	\$400	\$500	\$600
Occupational therapy		2 months		\$200	\$400	\$500	\$600
Speech therapy		2 months		\$200	\$400	\$500	\$600
Eye therapy		2 months		\$200	\$400	\$500	\$600
Breathing appliances	Peak flow meters, nebulisers & spacing devices	12 months		\$150	\$200	\$250	\$300
Blood glucose monitors		24 months					
Hearing aids		36 months		\$400	\$800	\$1,200	\$1,600
Health appliances & external prostheses	eg. insulin delivery pens	2 months		\$200	\$400	\$500	\$600
Laser eye surgery	Where no Medicare benefit is payable	36 months					\$3,500 lifetime limit
Health subscriptions	For specified health bodies & associations	2 months					\$100
Health screening services	Where no Medicare benefit is payable	2 months					\$200
Private hospital accident & emergency facility fees		2 months					\$250
Home nursing		2 months					\$500

#Note higher annual limits apply to major dental treatment received in WA, please call us on 131 680 for more details.