

Your Blue Ribbon Extras cover – a summary

This provides a summary of your cover and isn't intended to be a comprehensive description. You can find out more about your cover by referring to your Membership Guide or calling us on **132 331**.

Extras cover

This table shows the services you can claim benefits for along with the annual limits, sub-limits and waiting periods that apply to your extras cover.

An annual limit is the maximum amount of benefits payable for particular groups of extras services or items within a calendar year (ie. 1 January – 31 December). A sub-limit is a maximum amount you can receive on an annual basis (or within other defined periods of time) for a particular item or service within an overall annual limit.

Service	Annual limits & sub-limits	Waiting period
General dental eg. dental examinations, scale & clean	No annual limit \$300 sub-limit during the first 6 months of membership of any extras cover	2 months (12 months for surgical procedures & extractions)
Endodontic services eg. root canal treatment	\$400 increasing to \$800	12 months
Optical items eg. frames, prescription lenses & contact lenses	\$250 A sub-limit of \$92 for frames & \$200 for contact lenses	6 months
Physiotherapy eg. consultations (includes group pilates & hydrotherapy sessions)	\$700	2 months
Pharmaceutical prescriptions Includes most prescribed non-PBS items. Benefits will be paid after a set charge has been deducted	\$600	2 months
Medically necessary ambulance transport – except Qld & Tas Benefits aren't payable where there's an entitlement to cover under a state scheme or other source	No annual limit	2 months
Major dental	\$2,000 For services in this category but not to exceed the amount shown for each sub-category	12 months
• Inlay/onlay restorative, eg. restorative fillings	\$300 increasing to \$700	
• Dentures, crowns & bridges	\$400 increasing to \$800	
• Orthodontic eg. braces	\$400 increasing to \$800 (lifetime limit of \$2,400 per member)	
• Periodontic eg. treatment for gum disease	\$300 increasing to \$700	
Alternative therapies Consultations for:	\$500 For services in this category but not to exceed the amount shown for each sub-category	2 months
• Chiropractic & osteopathy	\$400	
• Acupuncture	\$400	
• Naturopathy	\$400	
• Natural therapies: Remedial massage & myotherapy, reflexology, shiatsu, homeopathy, western & Chinese herbalism, Alexander technique, Bowen therapy, exercise physiology, aromatherapy & kinesiology	\$150	
Other therapies Consultations for:	\$1,000 For services in this category but not to exceed the amount shown for each sub-category	2 months
• Podiatry: Includes specified orthotics	\$400	
• Dietetics: Includes Jenny Craig weight loss benefit	\$400 Sub-limits apply	
• Occupational therapy	\$400	
• Speech therapy	\$400	
• Orthoptics (eye therapy)	\$400	

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Service	Annual limits & sub-limits	Waiting period
Health appliances	\$1,000 For services in this category but not to exceed the amount shown for each sub-category	
• Hearing aids	\$800 Sub-limits & other restrictions apply	36 months
• Breathing appliances eg. peak flow meters, nebulisers & spacing devices	\$180 per membership every 3 years	12 months
• Blood glucose monitors	\$240 per membership every 3 years & \$150 per person every 3 years	24 months
• Other health appliances (including external prostheses)	\$500 Sub-limits & other restrictions apply	2 months
Clinical psychology Consultations only	\$400	2 months
School accident For preschool, primary & secondary school students	\$800	2 months

The 2 month waiting period is waived when the service arises from an accident (excluding a school accident). Increases in limits start after the first full calendar year of membership. Refer to your membership guide for more information.

Benefits are only payable for extras services provided by recognised providers. 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-pocket expenses for each service or item. Additional restrictions apply to the payment of benefits for some services.



How to find out more

If you'd like to find out more about your cover please refer to our Membership Guide, which is a summary of our Fund Rules.

Where possible before booking treatment, you should always call us on 132 331 to ask about the benefits you can expect to receive and any out-of-pocket expenses you might incur.

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