

Your First Choice 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	\$500 Combined general dental & endodontic services 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		12 months
Optical items eg. frames, prescription lenses & contact lenses	\$200 A sub-limit of \$92 for frames	6 months
Physiotherapy eg. consultations (includes group pilates & hydrotherapy sessions)	\$300	2 months
Pharmaceutical prescriptions Includes most prescribed non-PBS items. Benefits will be paid after a set charge has been deducted	\$300	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

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