

Your Smart 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	\$800 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	\$225 A sub-limit of \$92 for frames & \$200 for contact lenses.	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	
Major dental	Flexi-Fund Under Smart Choice Extras these services are covered under the Flexi-Fund. This allows you to claim up to \$300 in total per person up to a maximum of \$600 per couple/ family membership across all these covered services (sub-limits may apply)	12 months	
• Inlay/onlay restorative, eg. restorative fillings			
• Dentures, crowns & bridges			
• Orthodontic eg. braces			
• Periodontic eg. treatment for gum disease		\$100 sub-limit	
Alternative therapies Consultations for:			2 months
• Chiropractic & osteopathy			
• Acupuncture		2 months	
• Naturopathy			
• Natural therapies: Remedial massage & myotherapy, reflexology, shiatsu, homeopathy, western & Chinese herbalism, Alexander technique, Bowen therapy, exercise physiology, aromatherapy & kinesiology		Sub-limits apply	2 months
Other therapies Consultations for:			
• Podiatry: Includes specified orthotics			
• Dietetics: Includes Jenny Craig weight loss benefit			
• Occupational therapy			
• Speech therapy			
• Orthoptics (eye therapy)			

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Service	Annual limits & sub-limits	Waiting period	
Health appliances	Flexi-Fund continued		
• Hearing aids		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)		Sub-limits & other restrictions apply	2 months
Clinical psychology Consultations only			2 months
School accident for preschool, primary & secondary school students		2 months	

The 2 month waiting period is waived when the service arises from an accident (excluding a school 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.



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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