

# Healthy Living Extras.

Here's a summary of the services and treatments provided by your cover. Please read it and keep it somewhere safe for future reference. For a better understanding of how your cover works refer to your Member Guide, which is a summary of our Fund Rules and policies, or call us on 132 331.

## Making the most of your Extras cover.

### You can get 100% back on one dental check-up each year at a Members' Choice or Members' Choice Advantage dentist<sup>‡</sup>

Medibank's Members' Choice network is one of Australia's largest provider networks, however please be aware that providers are subject to change without notice, and are not available in all areas, so please check if your dentist is a Members' Choice or Members' Choice Advantage provider before your treatment or service.

Members' Choice providers and Members' Choice Advantage Extras providers are part of our Members' Choice Network. If your dentist is a Medibank recognised provider, but not part of the Members' Choice Network, we'll still pay a Fixed Amount for items included in your cover, up to your annual limit. It's important to know that the benefit we pay is likely to be less than your annual limit and less than your provider's charge, which means you may have out-of-pocket expenses to pay.

Find your nearest Members' Choice provider at [medibank.com.au/memberschoice](http://medibank.com.au/memberschoice)

### Unlimited Emergency Ambulance Australia-wide

100% back for ambulance attendance or transportation to a hospital where immediate professional attention is required and your medical condition is such that you couldn't be transported any other way<sup>^</sup>.

## Included Extras.

Here are the Extras services you can claim for, along with any limits and waiting periods that apply.

Service category	Items and services	Waiting period	Amount you can claim		
			Members' Choice Advantage provider	Members' Choice provider	Non-Members' Choice provider
<b>Ambulance services<sup>^</sup></b>	For eligible services where immediate professional attention is required	1 day	100% with no annual limit		
<b>Dental check-up* </b> Every member can get 100% back on one check-up each year at a Members' Choice <b>OR</b> Members' Choice Advantage Provider <sup>‡</sup>	Preventative treatment	2 months	100% (includes up to 2 bitewing x-rays where needed)	<b>OR</b> 100% (excludes x-rays)	Fixed Amount per item, up to annual limit of \$100 per member
	Dental examination				
	Scale and clean				
<b>Flu vaccination</b> Every member can get one flu vaccination each year	Flu vaccination (non-PBS Pharma) Where a flu vaccination is available on the PBS Medibank won't pay a benefit	2 months	100% up to annual limit of \$40 per member		

Members' Choice and Members' Choice Advantage providers are available for this service. Not available in all areas.

<sup>‡</sup> Members can claim a maximum of one 100% back dental check-up per member, per year at either a Members' Choice Advantage dentist (which includes up to two bitewing x-rays where required), or at a Members' Choice dentist (which excludes x-rays). If a member chooses to claim any items or services for a dental check-up at a non-Members Choice Network dentist instead, the check-up counts towards that member's annual limit and that member won't be able to claim any items or services for a dental check-up at a Members Choice or Members Choice Advantage dentist for the remainder of the calendar year. Waiting periods apply.

<sup>^</sup> For ambulance attendance or transportation to a hospital where immediate professional attention is required and your medical condition is such that you couldn't be transported any other way. TAS and QLD have State schemes to cover ambulance services for residents of those States. Includes transport by air ambulance where pre-approval is obtained from Medibank by the air ambulance provider.

\* Benefits will only be paid towards dental treatments that are administered in person (not via phone or online), by a recognised provider.

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## Things you need to know about your Extras cover.

### Waiting periods

A waiting period applies when you join Medibank or change your cover to include new or upgraded services. We won't pay benefits for any items purchased or services received while you are serving a waiting period.

### Switching from another health insurer?

You may not need to re-serve waiting periods if you join Medibank within 2 months of leaving your previous health insurer, and you've already served the waiting period for that service. Benefits paid under your previous cover will be taken into account in determining the benefits payable under your Medibank cover.

### Annual limits

An annual limit is the maximum amount of benefits we pay towards services and/or items within a calendar year.

### Fixed Amount

This is the amount we'll pay towards the cost of an Extras service or item if you visit a non-Members' Choice provider. It will generally be lower than the amount you would receive when you visit a Members' Choice provider. The Fixed Amount depends on the cover you hold and the type of service or item you receive.

## Helping you live better.

### Live Better rewards

We think Australians should be rewarded for looking after their health. That's why Medibank members with Healthy Living Extras cover are eligible to join our Live Better rewards program to earn Live Better rewards points by tracking things they do every day like walking, eating healthy meals and more with Live Better rewards in My Medibank. Members can then redeem those points on anything from discounts on premium payments to rewards from our health and wellbeing partners.<sup>®</sup>

For more information visit [medibank.com.au/livebetter/rewards](https://medibank.com.au/livebetter/rewards).

### Health advice that never sleeps

Talk with a mental health professional in relation to any mental health or emotional concern and/or to experienced and qualified nurses to discuss any health question over the phone any time of day or night via our 24/7 Mental Health Advice Line and our 24/7 Medibank Nurse Phone Service. Call 1800 644 325.

### Capped prices at Members' Choice or Members' Choice Advantage Extras providers

Our Members' Choice and Members' Choice Advantage network includes dentists, dental prosthetists, optical providers, physiotherapists, remedial massage therapists, chiropractors, podiatrists, and acupuncturists. If you're a Medibank Member and you visit a provider in this network, you'll generally get better value for money with our capped prices compared to a non-Medibank member in this network – even if you don't have annual limits for those services.

Please be aware that providers are subject to change without notice, and are not available in all areas, so please check if your provider is a Members' Choice or Members' Choice Advantage provider before your treatment or service.

To find your nearest Members' Choice provider visit [medibank.com.au/findaprovider](https://medibank.com.au/findaprovider)

To find the capped price for a specific item number at a particular Members' Choice or Members' Choice Advantage provider, call us on 132 331.

<sup>®</sup> Medibank Live Better rewards terms and conditions: Must be 16 years or over to register for Medibank Live Better rewards. Must be a Medibank member with Hospital cover, Extras cover, or Hospital and Extras cover, be up-to-date with premium payments and have signed up to Medibank Live Better rewards with My Medibank to earn Live Better rewards points and redeem rewards. Excludes Overseas Student Health Cover (OSHC), Ambulance only cover, ahm covers and other selected covers. Live Better Management Pty Ltd, ACN 003 457 289 has entered into commercial arrangements with Medibank Live Better rewards program partners and may receive commissions. Additional terms and conditions may apply to the redemption of a reward depending on the type of reward chosen. Some program partners and earning activities require a person to be at least 18 years of age to be eligible to earn and/or redeem a reward. See full Medibank Live Better rewards terms at [medibank.com.au/livebetter/rewards](https://medibank.com.au/livebetter/rewards)

## How to find out more.

Health insurance can be complicated, that's why we've prepared a glossary of useful terms that you can view online at [medibank.com.au/glossary](https://medibank.com.au/glossary)

This information is current as at March 2024 and subject to change from time to time. If you'd like to change your cover, please contact us on 132 331. Membership of Medibank Private is subject to our Fund Rules and policies which we can change from time to time and are summarised in our Member Guide. Medibank Private Limited ABN 47 080 890 259