# Cover Summary VIP Super Extras 85 – Qld



This provides an important summary of your cover and we recommend that you read and retain it. You can find out more information about your membership by referring to your Member Guide or calling us on 131 680.

#### 晉 Extras cover

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

Ambutance services+         2 months         No annual limit           General detatal includes preservataive treatment, dental examinations, scale & clean Every member gets 100% back on two yearly check-ups at a Members' Choice dentist loculudes x-rayal. And this doesn't count towards annual limits         2 months         No annual limit in No annual limit (\$300 per member during the first 6 months of membership) the first 5 months of membership the first 5 months 6 months 5 months 6 months 5 months 6 months 6 months 7 months 10 m	Service	Waiting period	Annual limits & sub-limits	
Includes preventative treatment, dental examinations, scale & clean Every member gets 100% back on two yearty check-ups at a Members' Choice dentist lexcludes x-rays). And this doesn't count towards annual limits  Major dental (Sub limits apply)  Inlay/onlay restorative (e.g. restorative filtings)  Crowns, dentures & bridges   Crowns, dentures & bridges   Periodontics (i.e. treatment of gum disease)  Periodontics (i.e. treatment of gum disease)  Dental implants  Optical items Includes frames, prescription lenses & contact lenses  Optical items Includes frames, prescription lenses & contact lenses  Optical items Includes frames, prescription lenses & contact lenses  Optical items Includes frames, prescription lenses & contact lenses  Optical items Includes frames, prescription lenses & contact lenses  Optical items Includes frames, prescription lenses & contact lenses  Optical items Includes frames, prescription lenses & contact lenses  Optical items Includes frames, prescription playmaceutical Inon-PBSI Includes most prescription-optic items on subsidised by the Government. Benefits will be paid after a set charge has been deducted. It's important to note that we don't pay benefits for or all contraceptives or for pharmaceuticals prescribed for cosmetic purposes  Chiropractic & osteopathy  Podiatry Consultations Approved orthotics   Zemonths  Sa50 (up to \$700 per Family membership)  Podiatry Consultations Approved orthotics  Zemonths  Sa50  Jenny Craig sub limit applies: \$100 per person per lifetime up to \$200 per membership  Occupational therapy  Zemonths  Sa50  Speech therapy  Zemonths  Sa50  Members with 10+ years of cover \$800  Members with 10+ years of cover \$800  Important to the part of the prescription of the person per membership every 3 years)	Ambulance services+	2 months	No annual limit	
Inlay/onlay restorative (e.g. restorative fillings)   \$\ \text{Crowns, dentures & bridges \( \frac{1}{2} \)   \$\ \text{S150 increasing to \$1,000} \\   Periodonttics (i.e. treatment of gum disease)   \$\ \text{S250 increasing to \$1,000} \\   Periodonttics (ii.e. treatment of gum disease)   \$\ \text{S350} \\   Dental implants   \$\ \text{S350} \\   Optical items \\   Includes frames, prescription lenses & contact lenses   \$\ \text{S350} \\   Physiotherapy \\   Includes onsultations, group pilates & hydrotherapy sessions   \$\ \text{S350} \\   Prescription pharmaceutical (non-PBS) \\   Includes most prescription-only items not subsidised by the Government. Benefits with be paid after a set charge has been deducted. It's important to note that we don't pay benefits for oral contraceptives or for pharmaceuticals prescribed for cosmetic purposes   \$\ \text{S350} \\   Chiropractic & osteopathy   \$\ \text{S350} \\   Detetics   \$\ \text{S350} \\   Dietetics   \$\ \text{S350} \\   Diete	Includes preventative treatment, dental examinations, scale & clean Every member gets 100% back on two yearly check-ups at a Members' Choice		(Sub limit of \$300 per member during	
• Crowns, dentures & bridges 1	Major dental (Sub limits apply)			
• Orthodontics e.g. braces  • Periodontics (i.e. treatment of gum disease)  • Dental implants  • Dental implants  • Basso  Optical items Includes frames, prescription lenses & contact lenses Includes consultations, group pilates & hydrotherapy sessions  Prescription pharmaceutical (non-PBS) Includes most prescription-only items not subsidised by the Government. Includes most prescription-only items not subsidised by the Government to note that we don't pay benefits for oral contraceptives or for pharmaceuticals prescribed for cosmetic purposes  Chiropractic & osteopathy  - Consultations - Approved orthotics ■  Dietetics  2 months  \$350  Lendes \$3	• Inlay/onlay restorative (e.g. restorative fillings)		\$400	
Periodontics (i.e. treatment of gum disease)  Dental implants  Optical items Includes frames, prescription lenses & contact lenses Includes frames, prescription lenses & contact lenses Includes frames, prescription pharmaceutical (non-PBS) Includes consultations, group pilates & hydrotherapy sessions Prescription pharmaceutical (non-PBS) Includes most prescription-only items not subsidised by the Government. Benefits will be paid after a set charge has been deducted. It's important to note that we don't pay benefits for oral contraceptives or for pharmaceuticals prescribed for cosmetic purposes  Chiropractic & osteopathy  Chiropractic & osteopathy  Detetics  I months  \$350 (up to \$700 per Family membership)  Consultations Approved orthotics  I months  Sa50  Jenny Craig sub limit appliese: \$100 per person per lifetime up to \$200 per membership  Cocupational therapy  I months  Sa50  Jenny Craig sub limit appliese: \$100 per person per lifetime up to \$200 per membership  Cocupational therapy  I months  Sa50  Jenny Craig sub limit appliese: \$100 per person per lifetime up to \$200 per membership  Cocupational therapy  I months  Sa50  Jenny Craig sub limit appliese: \$100 per person per lifetime up to \$200 per membership  Cocupational therapy  I months  Sa50  Jenny Craig sub limit appliese: \$100 per person per lifetime up to \$200 per membership  Maximum tifetime limit \$3,000  Maximum tifetime limit \$3,000  Amonths  Maximum tifetime limit \$3,000  Amonths  Maximum tifetime limit \$3,000  Amonths  Maximum tifetime limit \$3,000  Maximum tifetime limit \$3,000  Amonths  Maximum tifetime limit \$3,000  Maximum titime limit \$3,000  Maximum titime limit \$3,000  Amonths  Maximum titime limit \$3,000  Maximum titime limit \$3,000  Amonths  Maximum titime limit \$3,000  Amonths  Maximum titime limit \$3,000  Maximum titime limit \$3,000  Amonths  Maximum titime lonitation \$1,000  Maximum titime limit \$2,000  Amonths  Maximum	• Crowns, dentures & bridges		\$350 increasing to \$1,000	
Dental implants  Optical items Includes frames, prescription lenses & contact lenses  6 months  \$150 sub limit for contact lens items (Other sub limits apply) Includes consultations, group pilates & hydrotherapy sessions  Prescription phar maceutical (non-PBS) Includes most prescription-only items not subsidised by the Government. Benefits will be paid after a set charge has been deducted. It's important to note that we don't pay benefits for oral contraceptives or for pharmaceuticals prescribed for cosmetic purposes  Chiropractic & osteopathy  2 months  \$350 (up to \$700 per Family membership)  Podiatry - Consultations - Approved orthotics  2 months  \$350  Jenny Craig sub limit applies: \$100 per person per lifetime up to \$200 per membership  Occupational therapy  2 months  \$350  Speech therapy  2 months  \$350  Letterapy  2 months  \$350  Letterapy  360  (Members with 10+ years of cover \$800)  Breathing appliances  12 months  \$120 (one per membership every 3 years)	• Orthodontics e.g. braces	12 months		
Optical items Includes frames, prescription lenses & contact lenses       6 months       \$150 sub limit for contact lens items (Other sub limits apply)         Physiotherapy Includes consultations, group pilates & hydrotherapy sessions       2 months       \$350         Prescription pharmaceutical (non-PBS) Includes most prescription-only ltems not subsidised by the Government. Benefits will be paid after a set charge has been deducted. It's important to note that we don't pay benefits for oral contraceptives or for pharmaceuticals prescribed for cosmetic purposes       2 months       \$350 (up to \$700 per Family membership)         Chiropractic & osteopathy       2 months       \$350 (up to \$700 per Family membership)         Podiatry - Consultations - Approved orthotics ■       2 months       \$350         Dietetics       2 months       \$350         Dietetics       2 months       \$350         Speech therapy       2 months       \$350         Speech therapy       2 months       \$350         Eye therapy       2 months       \$350         Breathing appliances ■       2 months       \$350         Breathing appliances ■       \$400 (Members with 10+ years of cover \$800)         Peak flow meters & nebulisers       \$120 (one per membership every 3 years)	• Periodontics (i.e. treatment of gum disease)		\$300	
Physiotherapy   Includes roams, prescription lenses & contact lenses   6 months   \$150 sub limit for contact lens items (Other sub limits apply)	Dental implants		\$350	
Prescription pharmaceutical (non-PBS)   Includes most prescription-only items not subsidised by the Government. Benefits will be paid after a set charge has been deducted. It's important to note that we don't pay benefits for oral contraceptives or for pharmaceuticals prescribed for cosmetic purposes   2 months   \$350 (up to \$700 per Family membership)		6 months	\$150 sub limit for contact lens items	
Includes most prescription-only items not subsidised by the Government. Benefits will be paid after a set charge has been deducted. It's important to note that we don't pay benefits for oral contraceptives or for pharmaceuticals prescribed for cosmetic purposes       2 months       \$350 (up to \$700 per Family membership)         Chiropractic & osteopathy       2 months       \$350 (up to \$700 per Family membership)         Podiatry		2 months	\$350	
Podiatry - Consultations - Approved orthotics  Dietetics  2 months  2 months  2 months  350  45150 sub limit)  2 months  350  4500 per person per lifetime up to \$200 per membership  5700 per lifetime up to \$200 per membership  6700 per lifetime up to \$200 per membership  7 months  8700  8700 per lifetime up to \$200 per membership  8700 per lifetime up to \$200 per membership  8700 per membership  8700 per membership  8700 per membership  8700 per membership every 3 years]	Includes most prescription-only items not subsidised by the Government.  Benefits will be paid after a set charge has been deducted. It's important to note that we don't pay benefits for oral contraceptives or for	2 months	\$350	
- Consultations - Approved orthotics □  Dietetics  2 months  2 months  2 months  350  Jenny Craig sub Limit applies: \$100 per person per lifetime up to \$200 per membership  Cocupational therapy  2 months  \$350  Speech therapy  2 months  \$350  Eye therapy  2 months  \$360  (Members with 10+ years of cover \$800)  Breathing appliances □  • Peak flow meters & nebulisers  \$12 months  \$120 (one per membership every 3 years)	Chiropractic & osteopathy	2 months	\$350 (up to \$700 per Family membership)	
Dietetics       2 months       Jenny Craig sub Limit applies: \$100 per person per lifetime up to \$200 per membership         Occupational therapy       2 months       \$350         Speech therapy       2 months       \$350         Eye therapy       2 months       \$600         Hearing aids       \$600       (Members with 10+ years of cover \$800)         Breathing appliances       12 months       \$120 (one per membership every 3 years)	- Consultations	2 months		
Speech therapy  2 months  \$350  Eye therapy  2 months  \$350  Hearing aids  36 months  (Members with 10+ years of cover \$800)  Breathing appliances  • Peak flow meters & nebulisers  \$12 months  \$120 (one per membership every 3 years)	Dietetics	2 months	Jenny Craig sub limit applies: \$100 per person	
Eye therapy  2 months \$350  Hearing aids  36 months [Members with 10+ years of cover \$800]  Breathing appliances  Peak flow meters & nebulisers  12 months \$120 (one per membership every 3 years)	Occupational therapy	2 months	\$350	
Hearing aids  36 months (Members with 10+ years of cover \$800)  Breathing appliances  • Peak flow meters & nebulisers  12 months 12 months 12 (one per membership every 3 years)	Speech therapy	2 months	\$350	
Hearing aids  (Members with 10+ years of cover \$800)  Breathing appliances   • Peak flow meters & nebulisers  12 months  \$120 (one per membership every 3 years)	Eye therapy	2 months	\$350	
• Peak flow meters & nebulisers  12 months  \$120 (one per membership every 3 years)	Hearing aids			
• Peak flow meters & nebulisers \$120 (one per membership every 3 years)	Breathing appliances 🗏			
	Peak flow meters & nebulisers		\$120 (one per membership every 3 years)	
	Spacing devices		\$45	

<sup>\*</sup>Waiting periods apply. 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. Tasmania and Queensland have state schemes to cover ambulance services for residents of those states.

Service	Waiting period	Annual limits & sub-limits
Blood glucose monitors 🗏	24 months	\$200 (per membership every 3 years)
Approved external prostheses and appliances	2 months	\$500 Sub limits apply
Clinical psychology Consultations only	2 months	\$350
School accident For preschool, primary and secondary school students. Conditions apply	2 months	\$500

Benefit Replacement Periods apply. 🗏 Referral letter required.

#### What does it mean?

Waiting periods: A waiting period is a period of time you need to wait after taking out your cover before you're entitled to receive benefits for services or items covered. You're not able to receive benefits for any items or services you might have obtained while you are serving a waiting period or before you joined Medibank.

Annual limit and sub limit: An annual limit is the maximum amount of benefits payable for an extras service, particular groups of extras services or items within a calendar year (i.e. 1 January – 31 December). The benefit is paid for a particular item or service within an overall annual limit. Where the annual limit increases, it will increase on 1 January, up the the maximum limit. The first increase will be applied only after you've served one full calendar year of membership. 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. Benefits are paid per person per calendar year unless otherwise shown. For more information call us on 131 680.

### Benefit Replacement Periods (BRPs)

This is the period of time you need to wait from the date of purchase for an item before you can receive another benefit to replace it. This is separate to the waiting period. Below are the benefit replacement periods that apply to your cover. These apply per member, unless otherwise stated.

Additional restrictions may apply to some individual dental item numbers and services. Please contact us prior to your treatment.

Service category	Items	Benefit replacement period
Health appliances and external prostheses	External mammary prostheses and repairs of external prostheses	12 months
	Wigs, hip protectors and insulin delivery pens	24 months
	Other health appliances and external prostheses	36 months
Blood glucose monitors	Blood glucose monitors	
Breathing appliances	Peak flow meters (per membership)	36 months
	Spacing devices and nebulisers	
General dental	Mouth guards*	
Major dental	Dentures, crowns and bridges	
Hearing aids	Hearing aids	60 months

<sup>\*</sup>Members under the age of 18 are entitled to a benefit for a replacement mouth guard once every 12 months.

## Referral letter

A referral letter is required to claim benefits for some items under your cover. Refer to the Member Guide for more information.

#### Things to note

- 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 and less than your provider's charge. This means you'll usually have out-of-pocket expenses for each service or item.
- You might need to wait for a period of time from the date of purchase of some items before you are entitled to another benefit to replace the item (benefit replacement period).
- Additional restrictions may apply to the payment of benefits for some services.

Refer to your Member Guide for more information including the meaning of terms used in this document. To check whether a provider is a Members' Choice provider go to medibank.com.au



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

Where possible before booking treatment, you should always call us on 131 680 to ask about the benefits you can expect to receive and any out-of-pocket expenses you might incur.

medibank.com.au

This information is current as at 1 February 2017 and subject to change from time to time. If you'd like to change your cover, please contact us on 131 680. Membership of Medibank Private is subject to our Fund Rules and policies which are summarised in our Member Guide.

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