

Cover Summary

VIP Super Extras 85 – Vic

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

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.

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. 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**.

Service	Waiting period	Annual limit & sub limit
Ambulance services (medically necessary)	2 months	No annual limit
General dental Includes preventative treatment, dental examinations, scale & clean	6 months	No annual limit
Major dental (Sub limits apply)		
• Inlay restorative (e.g. restorative fillings)	6 months	\$400
• Dentures, crowns & bridges	12 months	\$350 increasing to \$1,300
• Orthodontics (e.g. braces)		\$350 increasing to \$1,000 Maximum benefit per course of treatment \$2,000
• Periodontics (i.e. treatment of gum disease)	6 months	\$300
Optical items Includes frames, prescription lenses & contact lenses	6 months	\$180 \$100 sub limit for contact lens items
Physiotherapy Includes consultations, group pilates & hydrotherapy sessions	2 months	\$350
Prescription pharmaceutical (non-PBS) Includes most prescribed 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
Chiropractic & osteopathy	2 months	\$350 (up to \$700 per Family membership)
Podiatry Includes prescribed orthotics	2 months	\$350 Sub limits apply
Dietetics	2 months	\$350 Jenny Craig sub limit applies: \$100 per person per lifetime up to \$200 per membership

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Service	Waiting period	Annual limit & sub limit
Occupational therapy	2 months	\$350
Speech therapy	2 months	\$350
Eye therapy	2 months	\$350
Hearing aids	36 months	\$600 (Members with 10+ years of cover \$800)
Breathing appliances Peak flow meters & nebulisers	12 months	\$120 (one per membership every 3 years)
Blood glucose monitors	24 months	\$200 (one per membership every 3 years)
Approved external prostheses and appliances	2 months	\$500 Sub limits apply
Clinical psychology Consultations only	2 months	\$350 (up to \$700 per Family membership)
School accident For preschool, primary and secondary school students. Conditions apply	2 months	\$500
Home nursing	2 months	\$350 Sub limits apply

Things to note

- The 2 month waiting period is waived for treatment of injuries sustained in an accident occurring after joining or changing cover.
- 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 Membership Guide for more information including the meaning of terms used in this document.

How to find out more

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

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

call 131 680
visit medibank.com.au