

COVER SUMMARY



TOP EXTRAS 85




This provides an important summary of your cover and we recommend that you read and retain it. You can find out more about your membership by referring to the Member Guide, which is a summary of our Fund Rules and terms and conditions, or by calling us on 132 331.

Extras cover

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

If you visit a provider from our large Members' Choice network you'll generally get better value for money. At Members' Choice providers, you can take advantage of capped rates and receive a percentage of what you're charged back. When you visit a non-Members' Choice provider, you'll get back a fixed amount regardless of what the provider charges. As long as the provider is a Medibank recognised provider, benefits are payable for services or items included under your cover.

Service category	Example items and services	Waiting period	Amount you can claim		Annual limit per member
			Members' Choice provider	Non-Members' Choice provider	
Ambulance services[^]	For eligible services where immediate professional attention is required	2 months	100%		No annual limit
Optical*	Frames	6 months	100%		\$250
	Prescription lenses				
	Contact lenses				
General dental*	Preventative treatment	2 months	85%	Fixed benefit	No annual limit 
	Dental examinations				
	Scale and clean				
	Surgical dental procedures (excluding hospital charges)	12 months			
Major dental*	Endodontic services (eg. root canal)	12 months	85%	Fixed benefit	\$1,200 
	Periodontics (eg. treatment of gum disease)				
	Crowns, dentures and bridges				
	Major restorative fillings (eg. veneers)				
Orthodontics	Braces	12 months	100%		\$1,000 opening balance. Top up of \$500 per year. Up to \$3,000 lifetime limit.
Physiotherapy*	Consultations	2 months	85%	Fixed benefit	\$700
	Group pilates				
	Hydrotherapy sessions				
Chiropractic*	Consultations only	2 months	85%	Fixed benefit	Combined limit of \$500
Osteopathy			Fixed benefit		

Service category	Example items and services	Waiting period	Amount you can claim		Annual limit per member
			Members' Choice provider	Non-Members' Choice provider	
Natural therapies	Consultations for naturopathy, acupuncture and remedial massage*	2 months	85%	Fixed benefit	Combined limit of \$400
	Consultations for exercise physiology, reflexology, kinesiology, Chinese and Western herbalism, shiatsu, aromatherapy, homeopathy, bowen therapy, alexander technique and feldenkrais		Fixed benefit		
Prescription pharmaceuticals (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	Fixed benefit		\$600
Podiatry*	Consultations and approved orthotics	2 months	85%	Fixed benefit	\$500
Dietetics	Consultations only	2 months	Fixed benefit		\$500
Psychology	Consultations only	2 months	Fixed benefit		\$500
Speech therapy	Consultations only	2 months	Fixed benefit		\$500
Eye therapy	Consultations only	2 months	Fixed benefit		\$500
Occupational therapy	Consultations only	2 months	Fixed benefit		\$500
Health appliances and external prostheses	Insulin delivery pens, pressure therapy garments, braces, splints, orthoses, post-mastectomy brassieres and external mammary prostheses/breast forms	2 months	Fixed benefit		\$500 
Breathing appliances	Peak flow meters, nebulisers and spacing devices only	12 months	100%		Combined limit of \$250 
Blood glucose monitors and blood pressure monitors	Purchase of devices only	24 months			
Hearing aids	Purchase of devices	36 months	100%		\$1,200 

 Benefit Replacement Periods apply. * Members' Choice providers are available for these services only.

^100% for eligible services where immediate professional attention is required. QLD and TAS residents are covered by their state schemes. (Refer to the Member Guide for information.)

How do orthodontic benefits work?

Your orthodontic entitlement starts with an opening balance, which you can access once your 12 month waiting period is served. The balance is then topped up with an additional amount each 1 January following the completion of your waiting period up to a maximum lifetime limit.

* Includes benefits paid by Medibank or other private health insurers.



What does it mean?

Members' Choice providers: These are extras providers Medibank has negotiated with so you won't be charged more than the agreed price. Members' Choice providers are not available in all areas. To check whether a provider is a Members' Choice provider go to medibank.com.au

Non-Members' Choice providers: These are extras providers recognised by Medibank but with whom we don't have an agreement.

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're serving a waiting period or before you joined Medibank.

Transferring from another health insurer? You may not need to re-serve waiting periods if you transfer within two months. 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 payable towards services, items or groups of services and/or items within a calendar year (i.e. 1 January to 31 December). The benefit we pay for services or items 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.

Lifetime limit: Once you've reached this limit you can no longer claim that benefit in any future year of membership, even if you change your cover.

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

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 and blood pressure monitors	Blood glucose monitors and blood pressure monitors	36 months
Breathing appliances	Nebulisers and peak flow meters (per membership)	
	Spacing devices	
General dental	Mouth guards*	
Major dental	Dentures, crowns and bridges	
Hearing aids	Hearing aids	60 months

*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.

How to find out more

Health insurance can be complicated, that's why we've prepared a glossary of useful terms that you can access online at medibank.com.au/health-insurance/glossary

This information is current as at 30 September 2016 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 are summarised in our Member Guide.

Medibank Private Limited ABN 47 080 890 259