

# Cover Summary

## Essential Extras 55

This cover must be taken with a Hospital cover.

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.

### Extras cover

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

Through our Members' Choice network, you'll generally get better value for money with capped rates and a percentage back on what you're charged. With a non-Members' Choice provider, you'll generally get back a Fixed Amount for that service regardless of the provider's charge. As long as the provider is a Medibank recognised provider, benefits are payable for services or items included under your cover.

It's important to know that 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.

| Service category                                                                                                                                                                                                                    | Example items and services                                               | Waiting period | Amount you can claim     |                              | Annual limit per member |
|-------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|--------------------------------------------------------------------------|----------------|--------------------------|------------------------------|-------------------------|
|                                                                                                                                                                                                                                     |                                                                          |                | 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%                     |                              | No annual limit         |
| <b>Optical*</b>                                                                                                                                                                                                                     | Frames                                                                   | 6 months       | 100%                     |                              | \$150                   |
|                                                                                                                                                                                                                                     | Prescription lenses                                                      |                |                          |                              |                         |
|                                                                                                                                                                                                                                     | Contact lenses                                                           |                |                          |                              |                         |
| <b>General dental*</b><br>Every member gets 100% back on up to two check-ups each year at a Members' Choice Advantage dentist (includes bitewing x-rays where required). And this doesn't count towards annual limits. <sup>^</sup> | Preventative treatment                                                   | 2 months       | 55%                      | Fixed Amount                 | \$400<br>               |
|                                                                                                                                                                                                                                     | Dental examinations                                                      |                |                          |                              |                         |
|                                                                                                                                                                                                                                     | Scale and clean                                                          |                |                          |                              |                         |
|                                                                                                                                                                                                                                     | Surgical dental procedures (excluding hospital charges)                  | 12 months      |                          |                              |                         |
| <b>Physiotherapy*</b>                                                                                                                                                                                                               | Consultations                                                            | 2 months       | 55%                      | Fixed Amount                 | Combined limit of \$300 |
|                                                                                                                                                                                                                                     | Hydrotherapy sessions                                                    |                |                          |                              |                         |
|                                                                                                                                                                                                                                     | Clinical pilates                                                         |                |                          |                              |                         |
| <b>Chiropractic*</b>                                                                                                                                                                                                                | Consultations                                                            | Fixed Amount   |                          | Combined limit of \$100      |                         |
| <b>Osteopathy</b>                                                                                                                                                                                                                   |                                                                          |                |                          |                              |                         |
| <b>Natural therapies</b>                                                                                                                                                                                                            | Consultations for remedial massage and acupuncture*                      | 2 months       | 55%                      |                              | Fixed Amount            |
|                                                                                                                                                                                                                                     | Consultations for exercise physiology and Chinese medicine               |                | Fixed Amount             |                              |                         |

Benefit replacement periods apply.

\* Members' Choice providers are available for these services only.

<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.

<sup>^</sup> Members can claim a maximum of two 100% back dental check-ups per member, per year—either two check-ups at a Members' Choice Advantage dentist (including up to two bitewing x-rays per check-up where required), or a first check-up at a Members' Choice dentist (excluding x-rays) and a second check-up at a Members' Choice Advantage dentist. These check-ups do not count towards annual limits.

## ? 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. A combined limit is an annual limit that applies to a group of services and/or items.

### 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 amount of the Fixed Amount depends on the cover you hold and the type of service or item you receive.

## 📅 Benefit Replacement Periods

This is the amount of time you need to wait from the date you purchase an item, before we pay towards a replacement for it. Below are the benefit replacement periods that apply to your cover. Additional limitations may apply to some individual dental items and services, please contact us on **132 331** before your treatment.

Benefit replacement periods are separate to waiting periods.

| Service category | Items       | Benefit replacement period |
|------------------|-------------|----------------------------|
| General dental   | Mouthguards | 12 months                  |

## ★ Making the most of your Extras cover

### Use Members' Choice Extras providers

We've negotiated capped prices that Members' Choice Extras providers can charge, which generally means more money back in your pocket. You can still use a non-Members' Choice Extras provider, as long as they're recognised by Medibank, but you won't be able to take advantage of the capped pricing.

Members' Choice Advantage Extras providers are part of our Members' Choice Network. If you visit a Members' Choice Advantage provider, you can get 100% back on up to two dental check-ups per year (includes bitewing x-rays if required). Plus you can also get 100% back on a mouthguard each year (subject to your annual limits and capped prices).

It's important to be aware that Medibank's Members' Choice and Members' Choice Advantage Extras providers are subject to change without notice, and are not available in all areas, so please check if they're a Members' Choice or Members' Choice Advantage provider before your treatment or service.

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

### Check your available Extras balances

You can see your available Extras balances online at My Medibank. You can also update your details, check what your cover includes, make a payment and much more. Best of all, it only takes two minutes to sign up for My Medibank, at [medibank.com.au/members](http://medibank.com.au/members)

You can also download the Medibank app on your smartphone. Just search for Medibank in your app store or go to [medibank.com.au/mobile](http://medibank.com.au/mobile)

## 💬 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](http://medibank.com.au/glossary)