My Choice Extras cover.

Health cover made for you, by you.

Introducing health cover redesigned from the ground up. My Choice Extras gives you the flexibility and choice you asked for, to build health cover that's just right for you.

How it works.

- My Choice Extras is made up of 4 bundles - Core, Move, Family and Support.
- With services for day-to-day health & wellbeing, Core comes with every My Choice Extras cover.
- Choose just Core or add additional bundles for Extras cover that best reflects your priorities.

Let's start with My Choice Extras Core...

From general and major dental, to optical, mental health support - psychology and counselling and flu vaccinations. Core includes the services we rely on for day-to-day health. And it forms the base for every My Choice Extras cover.

Every My Choice Extras cover comes with these benefits:

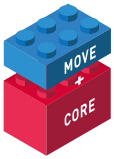
- **100% back** on 2 check-ups each year at Members' Choice Advantage dentists & this doesn't count towards annual limits^
- **100% back** on optical at recognised providers,~ and flu vaccinations# up to annual limits, plus unlimited emergency ambulance**
- **100% back for kids** at Members' Choice providers, up to annual limits+
- **No waiting periods** on mental health support - psychology and counselling*

Now add the bundles of your choice to build your Extras cover.

My Choice Extras Move.

Everything in Core & Move

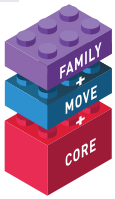
This cover will help you look after your day-to-day health and wellbeing, plus a range of extras services to help your body move better.



My Choice Extras Family.

Everything in Core, Move & Family

Designed with expectant parents and families in mind, this extras cover includes the things to help you and your children thrive.



My Choice Extras Support.

Everything in Core, Move & Support

Including a wide range of extras services - from the daily essentials to more specific services for those who may need extra support for better health.

My Choice Extras Complete.

Everything in Core, Move, Family & Support

Our most comprehensive level of My Choice Extras cover for complete peace of mind.

^Limited to two dental check-ups on all extras annually. Maximum two bitewing x-rays per check-up, where clinically needed. Not available in all areas. 2 month waiting period applies. ~6 month waiting period applies. Some lens coatings excluded. #Waiting period applies. **Waiting periods apply. For ambulance attendance or transportation to a hospital where immediate medical attention is required and your condition is such that you couldn't be transported any other way. TAS and QLD have State schemes that provide ambulance services for residents of those States. +Waiting periods apply, including 12 months for some dental services. For child (up to 21 years) and full-time student (up to 31 years) dependants. Members' Choice providers not available in all areas. *Annual limits apply. Counsellors must be registered with Australian Counselling Association or Psychotherapy and Counselling Federation of Australia or Australian Traditional Medicine Society.

Compare to make the right choice.

	Services	Waiting period	My Choice Extras Core (CORE)		My Choice Extras Move (CORE + MOVE)		My Choice Extras Family (CORE + MOVE + FAMILY)		My Choice Extras Support (CORE + MOVE + SUPPORT)		My Choice Extras Complete (CORE + MOVE + FAMILY + SUPPORT)		
			The percentages in this table are what you can claim back at Members' Choice providers, up to the annual limits shown. Fixed amounts apply at non-Members' Choice providers, up to the annual limits shown.										
			60%	75%	60%	75%	60%	75%	60%	75%	60%	75%	90%
CORE BUNDLE	Unlimited emergency ambulance^	1 day	No annual limit										
	General dental* MC	2 months	$400	$750	$400	$750	$600	No annual limit	$600	No annual limit	$600	No annual limit	No annual limit
	Surgical dental procedures* MC	12 months											
	Major dental* MC	12 months	$350	$450	$350	$450	$700	$1,000	$700	$1,000	$700	$1,000	$1,200
	Optical MC	6 months	$150	$200	$150	$200	$200	$225	$200	$225	$200	$225	$250
	Eye therapy	2 months											
	Mental health support	None	$200	$400	$200	$400	$200	$400	$200	$400	$200	$400	$600
	Non-PBS pharmaceuticals	2 months											
	Flu vaccinations (Non-PBS)	2 months											
MOVE BUNDLE	Physiotherapy MC	2 months	×	×	$300	$400	$500	$600	$500	$600	$500	$600	$1,000
	Chiropractic MC & Osteopathy	2 months	×	×									
	Exercise physiology	2 months	×	×									
	Acupuncture MC & Chinese medicine	2 months	×	×									
	Remedial massage MC & Myotherapy	2 months	×	×	$150	$200	$150	$200	$150	$200	$150	$200	$300
FAMILY BUNDLE	Antenatal and postnatal services, Pregnancy compression garments, TENS machines and Australian Breastfeeding Association membership	2 months	×	×	×	×	$400	$600	×	×	$400	$600	$800
	Speech therapy	2 months	×	×	×	×			×	×			
	Occupational therapy	2 months	×	×	×	×			×	×			
	Orthodontics*	12 months	×	×	×	×	$400 opening balance, incr. by $200 p/a to $1,200 lifetime limit	$800 opening balance, incr. by $400 p/a to $2,400 lifetime limit	×	×	$400 opening balance, incr. by $200 p/a to $1,200 lifetime limit	$800 opening balance, incr. by $400 p/a to $2,400 lifetime limit	$1,000 opening balance, incr. by $500 p/a to $3,000 lifetime limit
SUPPORT BUNDLE	Breathing appliances	12 months	×	×	×	×	×	×	$400	$600	$400	$600	$800
	Blood pressure monitors & devices	24 months	×	×	×	×	×	×					
	Blood glucose monitors	24 months	×	×	×	×	×	×					
	Health appliances & external prostheses	2 months	×	×	×	×	×	×					
	Health screening tests	2 months	×	×	×	×	×	×					
	Dietetics	2 months	×	×	×	×	×	×					
	Health subscriptions	2 months	×	×	×	×	×	×					
	Hearing aids	36 months	×	×	×	×	×	×	$400	$800	$400	$800	$1,200
	Health support benefits+	2 months	×	×	×	×	×	×	$150	$200	$150	$200	$250
	Podiatry MC	2 months	×	×	×	×	×	×	$200	$300	$200	$300	$400

MC Medibank has Members' Choice providers for these services. Not available in all areas. ^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. *Benefits will only be paid towards dental and orthodontic treatments that are administered in person (not via phone or online), by a recognised provider. +A health support benefits approval form must be completed by a health practitioner and the service must be intended to manage an existing health condition. This form is not required for nicotine replacement therapy. See your Member Guide for more information.

Live Better Rewards.

Live Better Rewards is Medibank's health and wellbeing program inspiring, supporting, and rewarding you to eat, move, and feel better, all while enjoying the things you do every day like walking, sleeping, eating healthy and more. Medibank members with eligible hospital and/or extras cover could earn rewards each year by redeeming the points earned for taking healthy actions. Plus, if you shop with our partner brands, you could earn even more points!*

Find out how you can earn points and redeem rewards with Live Better Rewards - get involved at **medibank.com.au/livebetter/rewards**

*Must be aged 16+ to register, but some partners require you to be 18+ to earn and redeem. Must hold eligible Medibank hospital and/or extras cover (excluding Overseas Student Health Cover and Ambulance only cover), be up-to-date with premium payments and have signed up in the My Medibank app to earn and redeem points. Live Better Management Pty Ltd ACN 003 457 289 may receive commissions from partners. Points earning activities and rewards may change and may be subject to availability - we'll notify you of changes where possible. Additional terms may apply. See full Medibank Live Better rewards terms at medibank.com.au/livebetter/rewards/terms

Extras cover for a better you.

Dental, optical, physio, and more... there are so many ways to look after ourselves. Extras cover helps out with non-hospital treatments to keep you in tip-top shape.

What's Extras cover?

Extras cover gives you money back for everyday health services like dental, physio, optical and more. The amount you can claim back depends on the level of cover you have. Generally, the higher the level of cover, the higher your annual limit, and the higher percentage you can claim back. Plus, if you go to one of our Members' Choice providers, you generally get more back than when you visit a non-Members' Choice provider.

How much can you get back?

Depending on the Extras cover you choose, you could receive 60%, 75% or 90% back when you visit a Members' Choice provider, up to your annual limits. We also pay a fixed amount towards services when you visit a non-Members' Choice provider.

Annual and lifetime limits.

Most services listed in your Extras cover have an annual limit; this is the maximum amount we pay towards that service or item per member (and in some cases per membership) per calendar year. Some My Choice Extras services have a combined limit, which is an annual limit that applies to a group of services and/or items. Annual limits reset every year on 1 January. Lifetime limits on the other hand, apply once in your lifetime and don't reset once used up. For annual and lifetime limits, refer to the table.

Health support that never sleeps.

Medibank health insurance members can talk to a registered nurse or mental health professional at no extra cost.^ Chat over the phone or online with 24/7 Medibank Nurse Support and 24/7 Medibank Mental Health Support. Call 1800 644 325 or chat online using My Medibank.

Waiting periods.

Waiting periods may apply when you join us or change your cover to include new or upgraded items or services. We don't pay towards any items or services you receive while you're serving a waiting period.

Members' Choice 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.

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**

Get great value with these 100% back benefits.

We know a thing or two about value. That's why My Choice Extras gives you 100% back on extras for kids at Members' Choice providers, up to annual limits.*

We're also giving 100% back on your first consultation with a Members' Choice provider each year, up to annual limits, for one of the following services – physiotherapy, chiropractic, remedial massage, acupuncture or podiatry.+

Plus, you get 100% back on up to two dental check-ups every year, including x-rays, at any Members' Choice Advantage dentist. And that's on top of your annual limit.~

* Waiting periods apply, including 12 months for some dental services. For child (up to 21 years) and full-time student (up to 31 years) dependants. Members' Choice providers not available in all areas. + Available on all My Choice Extras products except My Choice Extras Core. Podiatry is only available on My Choice Extras Support and My Choice Extras Complete. Annual limits and waiting periods apply. ~ 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. 2 month waiting period applies. ^Some referred services may involve out of pocket costs and waiting periods may apply.

Understanding your cover.

The more you understand your health cover, the more you'll get out of it. So to help you out, we have a range of material available for you to access at your convenience from **medibank.com.au** which includes:

- **Member Guide.** Our Member Guide gives you a detailed rundown of how your membership works, and a summary of our Fund Rules.
- **Cover Summary.** Your Cover Summary will outline the services and items included in the cover you have chosen. There is a Cover Summary for every policy we offer.
- **Glossary of terms.** Head to **medibank.com.au/glossary** for a full list of useful terms and explanations.

Find out more

If you'd like to talk to someone about cover that may be right for you, visit us at one of our many store locations nationwide, call us on **132 331**, or learn more at **medibank.com.au**

Chat to us

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Private Health Insurance Code of Conduct

Medibank Private is a signatory to the Private Health Insurance Code of Conduct.

The Private Health Insurance Code of Conduct logo is a trademark of, and is used under authorisation from, Australian Health Insurance Association Limited.

This information is current as at April 2026 and subject to change from time to time. 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. The covers described in this brochure are generally not suitable for visitors from overseas, including visitors from countries with which the Australian Government has Reciprocal Health Care Arrangements. Please refer to our brochures for international students and visitors, for health cover that may be more appropriate.
Medibank Private Limited ABN 47 080 890 259.