

**Medibank Private Limited**  
**My Choice Extras Family 75****\$279.70 / month**

(Before Rebate, Discount &amp; Loading)

Available in QLD

You may be entitled to an Australian Government Rebate on the above premium. Your premium may also include an insurer discount. Check with your insurer for details.

**This policy covers:** Two adults & dependants, including non-student dependants (3 or more people, only 2 of whom are adults).

Children (0 - 17), non-classified\* dependant (18 - 20), students (21 - 30) and non-students (21 to 30), as well as persons with a disability who qualify as a child, non-classified\* dependant, student and non-student in these age ranges.

\*Non-classified dependant: Medibank considers a child dependant to be aged up to 21.

At Members' Choice extras providers you may get more for your cover. This includes 100% back on a dental check up, scale and clean each year and great optical deals. See <https://www.medibank.com.au/health-insurance/find-provider/#/>.

**Policy ID: MBP/I116/QNMM2Y****Source: Private Health Information Statement (PHIS)**

## Extras Cover

This policy **includes** General treatment (Extras) cover for

Note, for treatments marked with \*: A 12 month waiting period applies to surgical tooth extraction. Exercise physiology benefit is \$21.50 for individual consultations and \$12.00 for group consultations. Counselling (no waiting period) shares an annual limit with Psychology. Vaccinations - non PBS listed flu vaccinations only.

Treatment & waiting period (months)		Benefit limits per 12 months unless otherwise stated	Examples of maximum benefits
✓ Acupuncture	2	<b>\$600 per person</b> combined limit for acupuncture, chinese medicine, chiropractic, exercise physiology, osteopathy & physiotherapy	<ul style="list-style-type: none"><li>Initial visit: \$32.3</li><li>Subsequent visit: \$24.8</li></ul>
✓ Ante-natal/Post-natal classes	2	<b>\$600 per person</b> combined limit for ante-natal/post-natal classes, occupational therapy, speech therapy & other services	<ul style="list-style-type: none"><li>Initial visit: \$30</li><li>Subsequent visit: \$30</li></ul>
✓ Chinese medicine	2	<b>\$600 per person</b> combined limit for acupuncture, chinese medicine, chiropractic, exercise physiology, osteopathy & physiotherapy	<ul style="list-style-type: none"><li>Initial visit: \$21.5</li><li>Subsequent visit: \$21.5</li></ul>
✓ Chiropractic	2	<b>\$600 per person</b> combined limit for acupuncture, chinese medicine, chiropractic, exercise physiology, osteopathy & physiotherapy	<ul style="list-style-type: none"><li>Initial visit: \$42.6</li><li>Subsequent visit: \$29.5</li></ul>
✓ Endodontic	12	<b>\$1,000 per person</b> combined limit for endodontic & major dental	<ul style="list-style-type: none"><li>Filling of one root canal: \$152.3</li></ul>

✓ Exercise physiology*	2	<b>\$600 per person</b> combined limit for acupuncture, chinese medicine, chiropractic, exercise physiology, osteopathy & physiotherapy	<ul style="list-style-type: none"> <li>Initial visit: \$21.5</li> <li>Subsequent visit: \$12</li> </ul>
✓ Eye therapy (orthoptics)	2	<b>\$225 per person</b> combined limit for eye therapy (orthoptics) & optical	<ul style="list-style-type: none"> <li>Initial visit: \$45</li> <li>Subsequent visit: \$35</li> </ul>
✓ General dental*	2	<b>No annual limit applies to General dental</b>	<ul style="list-style-type: none"> <li>Fluoride treatment: \$14.4</li> <li>Scale &amp; clean: \$50.6</li> <li>Surgical tooth extraction: \$113.9</li> <li>Periodic oral examination: \$26.5</li> </ul>
✓ Major dental	12	<b>\$1,000 per person</b> combined limit for endodontic & major dental	<ul style="list-style-type: none"> <li>Full crown veneered: \$775.4</li> </ul>
✓ Non PBS pharmaceuticals	2	<b>\$400 per person</b> combined limit for non pbs pharmaceuticals, psychology & vaccinations	<ul style="list-style-type: none"> <li>Per eligible prescription: \$31</li> </ul>
✓ Occupational therapy	2	<b>\$600 per person</b> combined limit for ante-natal/post-natal classes, occupational therapy, speech therapy & other services	<ul style="list-style-type: none"> <li>Initial visit: \$51.2</li> <li>Subsequent visit: \$34.5</li> </ul>
✓ Optical	6	<b>\$225 per person</b> combined limit for eye therapy (orthoptics) & optical	<ul style="list-style-type: none"> <li>Multi-focal lenses &amp; frames: 100% of charge</li> <li>Single vision lenses &amp; frames: 100% of charge</li> </ul>
✓ Orthodontic	12	<b>\$800 opening balance. Top-up of \$400 per year up to lifetime limit of \$2400</b>	<ul style="list-style-type: none"> <li>Braces for upper &amp; lower teeth, including removal plus fitting of retainer: 100% of charge</li> </ul>
✓ Osteopathy	2	<b>\$600 per person</b> combined limit for acupuncture, chinese medicine, chiropractic, exercise physiology, osteopathy & physiotherapy	<ul style="list-style-type: none"> <li>Initial visit: \$42.6</li> <li>Subsequent visit: \$29.5</li> </ul>
✓ Physiotherapy	2	<b>\$600 per person</b> combined limit for acupuncture, chinese medicine, chiropractic, exercise physiology, osteopathy & physiotherapy	<ul style="list-style-type: none"> <li>Initial visit: \$45.2</li> <li>Subsequent visit: \$37.3</li> </ul>
✓ Psychology*	0	<b>\$400 per person</b> combined limit for non pbs pharmaceuticals, psychology & vaccinations	<ul style="list-style-type: none"> <li>Initial visit: \$107.78</li> <li>Subsequent visit: \$89.26</li> </ul>
✓ Remedial massage	2	<b>\$200 per person</b>	<ul style="list-style-type: none"> <li>Initial visit: \$40.3</li> <li>Subsequent visit: \$25.9</li> </ul>
✓ Speech therapy	2	<b>\$600 per person</b> combined limit for ante-natal/post-natal classes, occupational therapy, speech therapy & other services	<ul style="list-style-type: none"> <li>Initial visit: \$66.5</li> <li>Subsequent visit: \$33.6</li> </ul>
✓ Vaccinations*	2	<b>\$400 per person</b> combined limit for non pbs pharmaceuticals, psychology & vaccinations	<ul style="list-style-type: none"> <li>Per service: 100% of charge</li> </ul>

Benefits for antenatal and postnatal services include birthing courses and lactation consultations with a registered midwife in private practice. Plus benefits towards Pregnancy Compression garments (2 mnth waiting period), \$60 per garment, Tens machine (2 mnth waiting period), hired device \$50 and purchased device \$100. Australian Breastfeeding Association membership (2 mnth waiting period) \$50.

**This policy does not include General treatment (Extras) cover for**

- |                            |   |                                  |
|----------------------------|---|----------------------------------|
| ✗ Audiology                | ✗ Health management / Healthy lifestyle | ✗ Home nursing                   |
| ✗ Blood glucose monitors   | ✗ Hearing aids                          | ✗ Orthotics (podiatric orthoses) |
| ✗ Dietetics/dietary advice |   | ✗ Podiatry                       |

## Ambulance cover

Ambulance cover is provided by the State government for Queensland residents (<https://www.ambulance.qld.gov.au>). This includes cover whilst interstate.

## Insurer Details



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