

**Medibank Private Limited**
My Choice Extras Complete 90**\$435.00 / month**

(Before Rebate, Discount & Loading)

Available in VIC

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/I119/VNDF2Y**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 \$27.00 for individual consultations and \$15.00 for group consultations. Counselling (no waiting period) shares an annual limit with Psychology. Vaccinations - non-PBS listed flu vaccinations only. Health Management benefit shown is the benefit for an approved weight management course, various benefits apply to other services, please refer to the bottom of this PHIS.

Treatment & waiting period (months)		Benefit limits per 12 months unless otherwise stated	Examples of maximum benefits
✓ Acupuncture	2	\$1,000 per person combined limit for acupuncture, chinese medicine, chiropractic, exercise physiology, osteopathy & physiotherapy	- Initial visit: \$45.3 - Subsequent visit: \$32.5
✓ Ante-natal/Post-natal classes	2	\$800 per person combined limit for ante-natal/post-natal classes, occupational therapy, speech therapy & other services	- Initial visit: \$40 - Subsequent visit: \$40
✓ Blood glucose monitors	24	\$800 per person combined limit for blood glucose monitors, dietetics/dietary advice & other services	Per monitor: 90% of charge
✓ Chinese medicine	2	\$1,000 per person combined limit for acupuncture, chinese medicine, chiropractic, exercise physiology, osteopathy & physiotherapy	- Initial visit: \$27 - Subsequent visit: \$27

✓ Chiropractic	2	\$1,000 per person combined limit for acupuncture, chinese medicine, chiropractic, exercise physiology, osteopathy & physiotherapy	- Initial visit: \$54.9 - Subsequent visit: \$37.4
✓ Dietetics/dietary advice	2	\$800 per person combined limit for blood glucose monitors, dietetics/dietary advice & other services	- Initial visit: \$63.4 - Subsequent visit: \$39.8
✓ Endodontic	12	\$1,200 per person combined limit for endodontic & major dental	Filling of one root canal: \$178.2
✓ Exercise physiology*	2	\$1,000 per person combined limit for acupuncture, chinese medicine, chiropractic, exercise physiology, osteopathy & physiotherapy	- Initial visit: \$27 - Subsequent visit: \$15
✓ Eye therapy (orthoptics)	2	\$250 per person combined limit for eye therapy (orthoptics) & optical	- Initial visit: \$52.5 - Subsequent visit: \$42.5
✓ General dental*	2	No annual limit applies to General dental	- Fluoride treatment: \$20 - Scale & clean: \$67.6 - Surgical tooth extraction: \$144.1 - Periodic oral examination: \$34.9
✓ Health management / Healthy lifestyle*	2	\$250 per person sub-limits apply	Health management: \$100
✓ Hearing aids	36	\$1,200 per person	Hearing aid: 100% of charge
✓ Major dental	12	\$1,200 per person combined limit for endodontic & major dental	Full crown veneered: \$985
✓ Non PBS pharmaceuticals	2	\$600 per person combined limit for non pbs pharmaceuticals, psychology & vaccinations	Per eligible prescription: \$41
✓ Occupational therapy	2	\$800 per person combined limit for ante-natal/post-natal classes, occupational therapy, speech therapy & other services	- Initial visit: \$59.3 - Subsequent visit: \$43.3
✓ Optical	6	\$250 per person combined limit for eye therapy (orthoptics) & optical	- Multi-focal lenses & frames: 100% of charge - Single vision lenses & frames: 100% of charge
✓ Orthodontic	12	\$1000 opening balance. Top-up of \$500 per year up to lifetime limit of \$3000	Braces for upper & lower teeth, including removal plus fitting of retainer: 100% of charge
✓ Orthotics (podiatric orthoses)	2	\$400 per person combined limit for orthotics (podiatric orthoses) & podiatry	Orthotics supply & fit: 90% of charge
✓ Osteopathy	2	\$1,000 per person combined limit for acupuncture, chinese medicine, chiropractic, exercise physiology, osteopathy & physiotherapy	- Initial visit: \$54.9 - Subsequent visit: \$37.4

✓ Physiotherapy	2	\$1,000 per person combined limit for acupuncture, chinese medicine, chiropractic, exercise physiology, osteopathy & physiotherapy	- Initial visit: \$54.9 - Subsequent visit: \$42.9
✓ Podiatry	2	\$400 per person combined limit for orthotics (podiatric orthoses) & podiatry	- Initial visit: \$51.8 - Subsequent visit: \$40.4
✓ Psychology*	0	\$600 per person combined limit for non pbs pharmaceuticals, psychology & vaccinations	- Initial visit: \$158.67 - Subsequent visit: \$137.97
✓ Remedial massage	2	\$300 per person	- Initial visit: \$54.4 - Subsequent visit: \$35.4
✓ Speech therapy	2	\$800 per person combined limit for ante-natal/post-natal classes, occupational therapy, speech therapy & other services	- Initial visit: \$91.4 - Subsequent visit: \$52.4
✓ Vaccinations*	2	\$600 per person combined limit for non pbs pharmaceuticals, psychology & vaccinations	Per service: 100% of charge

- Health appliance and external prostheses (2mth waiting period) , Blood pressure monitor (24 mth waiting period) and Breathing appliances (12 mth waiting period), Health subscriptions (refer to Medibank for approved organisations), Health screening tests (where no Medicare benefit is payable), (2 mth waiting period) included with Blood glucose monitors. -Benefits for antenatal and postnatal services including birthing courses and lactation consultations with a registered midwife in private practice. Plus benefits towards Pregnancy compression garments (2 mth waiting period), \$70 per garment, Tens machine (2 mth waiting period), hired device \$60 and purchased device \$120. Australian Breastfeeding Association membership (2 mth waiting period) \$60. -Health Management Programs (Health Support Benefits) (2 mth waiting period) - Quit Smoking Course - \$105, Nicotine Replacement Therapy - \$30, Exercise Class - \$16, Gym membership - \$150, Personal training session - \$25, Weight management class - \$15, Weight management course - \$100. Must be approved by a health practitioner. Please contact Medibank for more information about these other services.

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

✗ Audiology

✗ Home nursing

Ambulance cover

In VIC this policy provides:

Emergency: Unlimited with a waiting period of 1 day.

Call-out fees: Will be paid for each attendance, including emergency treatment without transport to hospital.

Other features of this ambulance cover: Cover for an ambulance when you require immediate professional attention and you need to be transported to hospital or other approved facility and your medical condition is such that you cannot be transported any other way, or where an ambulance is called but transport is not needed. Cover for air ambulance where pre-approval has been obtained from Medibank. In all cases the ambulance provider must be Medibank approved. Please contact Medibank for further details.

Insurer Details



Medibank Private Limited
My Choice Extras Complete 90

\$435.00 / month

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Available in VIC

Call now  **132331**
Sponsor link

Medibank Private Limited

 <http://medibank.com.au>

 ask_us@medibank.com.au

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