

**Medibank Private Limited**

Better Health Elite

Corporate Policy

\$383.10 / month

(Before Rebate, Discount & 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: One adult & dependants, including non-student dependants (2 or more people, only one of whom is an adult).

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.

Corporate policy: Available to employees of a company that has an agreement with Medibank

This policy can only be purchased with certain hospital policies.

At Members' Choice extras providers you may get more for your cover. This includes 100% back on dental, optical, physio, chiro, remedial massage, acupuncture and podiatry up to the annual limit. See <https://www.medibank.com.au/health-insurance/find-provider/#/>.

Policy ID: MBP/I121/QRQA1Y**Source:** [Private Health Information Statement \(PHIS\)](#)

Extras Cover

This policy includes General treatment (Extras) cover for

Note, for treatments marked with * : A 12mth waiting period applies to surgical tooth extraction. Counselling (no waiting period) shares an annual limit with psychology. Vaccinations (non-PBS listed Flu vaccination only). Health Management Programs (Health Support Benefits) (2 mths waiting period) includes Quit Smoking Course, Nicotine Replacement Therapy, Exercise Class, Gym membership, Personal training session, Weight management class, Weight management course. Must be approved by a health practitioner. Home nursing benefits paid towards services by a recognised home nursing provider (not available in NT or TAS). Please contact Medibank for more information.

Treatment & waiting period (months)	Benefit limits per 12 months unless otherwise stated	Examples of maximum benefits
✓ Acupuncture	2 \$1,100 per person combined limit for acupuncture, audiology, blood glucose monitors, chinese medicine, dietetics/dietary advice, exercise physiology, eye therapy (orthoptics), hearing aids, non pbs pharmaceuticals, occupational therapy, orthotics (podiatric orthoses), podiatry, psychology, remedial massage & speech therapy	<ul style="list-style-type: none">Initial visit: 90% of chargeSubsequent visit: 90% of charge
✓ Ante-natal/Post-natal classes	2 \$200 per person combined limit for ante-natal/post-natal classes & vaccinations	<ul style="list-style-type: none">Initial visit: 100% of chargeSubsequent visit: 100% of charge

✓ Audiology	2	\$1,100 per person	combined limit for acupuncture, audiology, blood glucose monitors, chinese medicine, dietetics/dietary advice, exercise physiology, eye therapy (orthoptics), hearing aids, non pbs pharmaceuticals, occupational therapy, orthotics (podiatric orthoses), podiatry, psychology, remedial massage & speech therapy	<ul style="list-style-type: none"> Initial visit: 90% of charge Subsequent visit: 90% of charge
✓ Blood glucose monitors	24	\$1,100 per person	combined limit for acupuncture, audiology, blood glucose monitors, chinese medicine, dietetics/dietary advice, exercise physiology, eye therapy (orthoptics), hearing aids, non pbs pharmaceuticals, occupational therapy, orthotics (podiatric orthoses), podiatry, psychology, remedial massage & speech therapy	<ul style="list-style-type: none"> Per monitor: 90% of charge
✓ Chinese medicine	2	\$1,100 per person	combined limit for acupuncture, audiology, blood glucose monitors, chinese medicine, dietetics/dietary advice, exercise physiology, eye therapy (orthoptics), hearing aids, non pbs pharmaceuticals, occupational therapy, orthotics (podiatric orthoses), podiatry, psychology, remedial massage & speech therapy	<ul style="list-style-type: none"> Initial visit: 90% of charge Subsequent visit: 90% of charge
✓ Chiropractic	2	\$800 per person	combined limit for chiropractic & osteopathy	<ul style="list-style-type: none"> Initial visit: 90% of charge Subsequent visit: 90% of charge
✓ Dietetics/dietary advice	2	\$1,100 per person	combined limit for acupuncture, audiology, blood glucose monitors, chinese medicine, dietetics/dietary advice, exercise physiology, eye therapy (orthoptics), hearing aids, non pbs pharmaceuticals, occupational therapy, orthotics (podiatric orthoses), podiatry, psychology, remedial massage & speech therapy	<ul style="list-style-type: none"> Initial visit: 90% of charge Subsequent visit: 90% of charge
✓ Endodontic	12	\$2,000 per person	combined limit for endodontic, general dental, major dental & orthodontic	<ul style="list-style-type: none"> Filling of one root canal: 90% of charge
✓ Exercise physiology	2	\$1,100 per person	combined limit for acupuncture, audiology, blood glucose monitors, chinese medicine, dietetics/dietary advice, exercise physiology, eye therapy (orthoptics), hearing aids, non pbs pharmaceuticals, occupational therapy, orthotics (podiatric orthoses), podiatry, psychology, remedial massage & speech therapy	<ul style="list-style-type: none"> Initial visit: 90% of charge Subsequent visit: 90% of charge
✓ Eye therapy (orthoptics)	2	\$1,100 per person	combined limit for acupuncture, audiology, blood glucose monitors, chinese medicine, dietetics/dietary advice, exercise physiology, eye therapy (orthoptics), hearing aids, non pbs pharmaceuticals, occupational therapy, orthotics (podiatric orthoses), podiatry, psychology, remedial massage & speech therapy	<ul style="list-style-type: none"> Initial visit: 90% of charge Subsequent visit: 90% of charge
✓ General dental*	2	\$2,000 per person	combined limit for endodontic, general dental, major dental & orthodontic	<ul style="list-style-type: none"> Fluoride treatment: 90% of charge Scale & clean: 90% of charge Surgical tooth extraction: 90% of charge Periodic oral examination: 90% of charge
✓ Health management / Healthy lifestyle*	2	\$200 per person		<ul style="list-style-type: none"> Health management: 100% of charge

✓ Hearing aids	36	\$1,100 per person	<ul style="list-style-type: none"> combined limit for acupuncture, audiology, blood glucose monitors, chinese medicine, dietetics/dietary advice, exercise physiology, eye therapy (orthoptics), hearing aids, non pbs pharmaceuticals, occupational therapy, orthotics (podiatric orthoses), podiatry, psychology, remedial massage & speech therapy Hearing aid: 90% of charge
✓ Home nursing*	2	\$400 per person	<ul style="list-style-type: none"> Initial visit: 100% of charge Subsequent visit: 100% of charge
✓ Major dental	12	\$2,000 per person	<ul style="list-style-type: none"> combined limit for endodontic, general dental, major dental & orthodontic Full crown veneered: 90% of charge
✓ Non PBS pharmaceuticals	2	\$1,100 per person	<ul style="list-style-type: none"> combined limit for acupuncture, audiology, blood glucose monitors, chinese medicine, dietetics/dietary advice, exercise physiology, eye therapy (orthoptics), hearing aids, non pbs pharmaceuticals, occupational therapy, orthotics (podiatric orthoses), podiatry, psychology, remedial massage & speech therapy Per eligible prescription: 90% of charge
✓ Occupational therapy	2	\$1,100 per person	<ul style="list-style-type: none"> combined limit for acupuncture, audiology, blood glucose monitors, chinese medicine, dietetics/dietary advice, exercise physiology, eye therapy (orthoptics), hearing aids, non pbs pharmaceuticals, occupational therapy, orthotics (podiatric orthoses), podiatry, psychology, remedial massage & speech therapy Initial visit: 90% of charge Subsequent visit: 90% of charge
✓ Optical	6	\$350 per person	<ul style="list-style-type: none"> Multi-focal lenses & frames: 100% of charge Single vision lenses & frames: 100% of charge
✓ Orthodontic	12	\$2,000 per person	<ul style="list-style-type: none"> combined limit for endodontic, general dental, major dental & orthodontic Braces for upper & lower teeth, including removal plus fitting of retainer: 90% of charge
✓ Orthotics (podiatric orthoses)	2	\$1,100 per person	<ul style="list-style-type: none"> combined limit for acupuncture, audiology, blood glucose monitors, chinese medicine, dietetics/dietary advice, exercise physiology, eye therapy (orthoptics), hearing aids, non pbs pharmaceuticals, occupational therapy, orthotics (podiatric orthoses), podiatry, psychology, remedial massage & speech therapy Orthotics supply & fit: 90% of charge
✓ Osteopathy	2	\$800 per person	<ul style="list-style-type: none"> combined limit for chiropractic & osteopathy Initial visit: 90% of charge Subsequent visit: 90% of charge
✓ Physiotherapy	2	\$800 per person	<ul style="list-style-type: none"> Initial visit: 90% of charge Subsequent visit: 90% of charge
✓ Podiatry	2	\$1,100 per person	<ul style="list-style-type: none"> combined limit for acupuncture, audiology, blood glucose monitors, chinese medicine, dietetics/dietary advice, exercise physiology, eye therapy (orthoptics), hearing aids, non pbs pharmaceuticals, occupational therapy, orthotics (podiatric orthoses), podiatry, psychology, remedial massage & speech therapy Initial visit: 90% of charge Subsequent visit: 90% of charge

✓ Psychology*	0	\$1,100 per person	<ul style="list-style-type: none">Initial visit: 90% of chargeSubsequent visit: 90% of charge
		combined limit for acupuncture, audiology, blood glucose monitors, chinese medicine, dietetics/dietary advice, exercise physiology, eye therapy (orthoptics), hearing aids, non pbs pharmaceuticals, occupational therapy, orthotics (podiatric orthoses), podiatry, psychology, remedial massage & speech therapy	
✓ Remedial massage	2	\$1,100 per person	<ul style="list-style-type: none">Initial visit: 90% of chargeSubsequent visit: 90% of charge
		combined limit for acupuncture, audiology, blood glucose monitors, chinese medicine, dietetics/dietary advice, exercise physiology, eye therapy (orthoptics), hearing aids, non pbs pharmaceuticals, occupational therapy, orthotics (podiatric orthoses), podiatry, psychology, remedial massage & speech therapy	
✓ Speech therapy	2	\$1,100 per person	<ul style="list-style-type: none">Initial visit: 90% of chargeSubsequent visit: 90% of charge
		combined limit for acupuncture, audiology, blood glucose monitors, chinese medicine, dietetics/dietary advice, exercise physiology, eye therapy (orthoptics), hearing aids, non pbs pharmaceuticals, occupational therapy, orthotics (podiatric orthoses), podiatry, psychology, remedial massage & speech therapy	
✓ Vaccinations*	2	\$200 per person	<ul style="list-style-type: none">Per service: 100% of charge
		combined limit for ante-natal/post-natal classes & vaccinations	

Health appliances and external prostheses (2mth waiting period), Breathing appliances (12mth waiting period) and Blood pressure monitors (24mth waiting period), 90% back combined limit with Non-PBS Pharmaceuticals. Various benefit replacement periods apply. 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), TENS machine (2 mth waiting period), 100% back up to annual limit. Health subscriptions (refer to Medibank for approved organisations) \$200 per annum (combined limit with Health Management), 2 mth waiting period, 100% per subscription up to annual limit. Health screening tests (where no Medicare benefit is payable) \$400 per annum, 2 mth waiting period, 100% per test up to annual limit. Refer to Medibank for approved screening tests. Please contact Medibank for more information.

Other features of this general treatment cover: Get 90% back at any recognized providers and up to 100% back at our Members' Choice Advantage providers for selected services. 100% back on up to 2 check-ups each year at Members' Choice Advantage dentists and this doesn't count towards annual limits; No orthodontics lifetime limit

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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Available in QLD

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