

**Medibank Private Limited****Medibank Corporate Healthy Focus Extras 75**

Corporate Policy

\$165.90 / 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 (3 or more people, only 2 of whom are adults).

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

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

Corporate policy: This is a corporate policy which is only available to employees/members of organisations with arrangements with this health insurer.

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 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/I127/VPOT2D**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. A maximum benefit per item of \$31 for pharmaceutical items and \$35 for allergen extracts applies. Counselling (no waiting period) shares an annual limit with Psychology and Non PBS pharmaceuticals. Vaccinations - non-PBS listed flu vaccinations only. Health Management benefit shown is the benefit for an approved weight management course, various benefits apply to the 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	\$200 per person combined limit for acupuncture, chinese medicine, exercise physiology & remedial massage	Initial visit: 60% of charge
✓ Chinese medicine	2	\$200 per person combined limit for acupuncture, chinese medicine, exercise physiology & remedial massage	- Initial visit: 60% of charge - Subsequent visit: 60% of charge
✓ Chiropractic	2	\$400 per person combined limit for chiropractic, osteopathy & physiotherapy	- Initial visit: 60% of charge - Subsequent visit: 60% of charge
✓ Endodontic	12	\$450 per person combined limit for endodontic & major dental	Filling of one root canal: 60% of charge

✓ Exercise physiology	2	\$200 per person combined limit for acupuncture, chinese medicine, exercise physiology & remedial massage	Initial visit: 60% of charge
✓ General dental*	2	\$750 per person	- Fluoride treatment: 60% of charge - Scale & clean: 60% of charge - Surgical tooth extraction: 60% of charge - Periodic oral examination: 60% of charge
✓ Health management / Healthy lifestyle*	2	\$150 per person	Health management: 60% of charge
✓ Major dental	12	\$450 per person combined limit for endodontic & major dental	Full crown veneered: 60% of charge
✓ Non PBS pharmaceuticals*	2	\$150 per person combined limit for non pbs pharmaceuticals, psychology & vaccinations	Per eligible prescription: 60% of charge
✓ Optical	6	\$200 per person	- Multi-focal lenses & frames: 100% of charge - Single vision lenses & frames: 100% of charge
✓ Osteopathy	2	\$400 per person combined limit for chiropractic, osteopathy & physiotherapy	- Initial visit: 60% of charge - Subsequent visit: 60% of charge
✓ Physiotherapy	2	\$400 per person combined limit for chiropractic, osteopathy & physiotherapy	- Initial visit: 60% of charge - Subsequent visit: 60% of charge
✓ Psychology*	0	\$150 per person combined limit for non pbs pharmaceuticals, psychology & vaccinations	- Initial visit: 60% of charge - Subsequent visit: 60% of charge
✓ Remedial massage	2	\$200 per person combined limit for acupuncture, chinese medicine, exercise physiology & remedial massage	Initial visit: 60% of charge
✓ Vaccinations*	2	\$150 per person combined limit for non pbs pharmaceuticals, psychology & vaccinations	Per service: 100% of charge

Health subscriptions (2 mnth waiting period, refer to Medibank for approved organisations) shares an annual limit with Health Management Programs (Health Support Benefits) - 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. Health screening tests- Skin checks/Mole mapping, Retinal scan, Bone density test, Bowel cancer screening kit and MRI (where no Medicare benefit is payable) (2 mnth waiting period) included. Please contact Medibank for more information about these services.

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

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|---------------------------------|----------------------------|----------------------------------|
| ✗ Ante-natal/Post-natal classes | ✗ Eye therapy (orthoptics) | ✗ Orthodontic |
| ✗ Audiology | ✗ Hearing aids | ✗ Orthotics (podiatric orthoses) |
| ✗ Blood glucose monitors | ✗ Home nursing | ✗ Podiatry |
| ✗ Dietetics/dietary advice | ✗ Occupational therapy | ✗ Speech therapy |

Other features of this general treatment cover: No limit on preventative dental (oral examination and scale and clean only) applies at Members Choice Advantage providers only. Health subscription shares an annual limit with Health Management (Health Support Benefit). Health Screening has an annual limit of \$150 per person.

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

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Call now  **132331**
Sponsor link

Medibank Private Limited <http://medibank.com.au> ask_us@medibank.com.au **132331**

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Private Health Information Statement is available from the Private Health Insurance Ombudsman website at <https://privatehealth.gov.au/dynamic/Premium/PHIS/MBP/I127/VPOT2D>