



**Medibank Private Limited**  
Smart Choice Extras Cover

**\$56.55 / month**

(Before Rebate, Discount & Loading)

Available in NT

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:** Only one person.

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/I4/DBHQ10**

**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 for surgical tooth extraction. Exercise physiology benefits are \$20.00 for individual consultations and \$10.00 for group consultations.

Treatment & waiting period (months)	Benefit limits per 12 months unless otherwise stated	Examples of maximum benefits
✓ Acupuncture 2	<b>\$300 per policy</b> combined limit for acupuncture, blood glucose monitors, chinese medicine, chiropractic, dietetics/dietary advice, exercise physiology, eye therapy (orthoptics), hearing aids, major dental, occupational therapy, orthodontic, orthotics (podiatric orthoses), osteopathy, podiatry, psychology, remedial massage, speech therapy & other services sub-limits apply	<ul style="list-style-type: none"> <li>Initial visit: \$27.1</li> <li>Subsequent visit: \$15.8</li> </ul>
✓ Blood glucose monitors 24	<b>\$300 per policy</b> combined limit for acupuncture, blood glucose monitors, chinese medicine, chiropractic, dietetics/dietary advice, exercise physiology, eye therapy (orthoptics), hearing aids, major dental, occupational therapy, orthodontic, orthotics (podiatric orthoses), osteopathy, podiatry, psychology, remedial massage, speech therapy & other services sub-limits apply	<ul style="list-style-type: none"> <li>Per monitor: \$150</li> </ul>
✓ Chinese medicine 2	<b>\$300 per policy</b> combined limit for acupuncture, blood glucose monitors, chinese medicine, chiropractic, dietetics/dietary advice, exercise physiology, eye therapy (orthoptics), hearing aids, major dental, occupational therapy, orthodontic, orthotics (podiatric orthoses), osteopathy, podiatry, psychology, remedial massage, speech therapy & other services sub-limits apply	<ul style="list-style-type: none"> <li>Initial visit: \$20</li> <li>Subsequent visit: \$20</li> </ul>

<b>✓ Chiropractic</b>	2	<b>\$300 per policy</b>	
		combined limit for acupuncture, blood glucose monitors, chinese medicine, chiropractic, dietetics/dietary advice, exercise physiology, eye therapy (orthoptics), hearing aids, major dental, occupational therapy, orthodontic, orthotics (podiatric orthoses), osteopathy, podiatry, psychology, remedial massage, speech therapy & other services	<ul style="list-style-type: none"><li>Initial visit: \$33.5</li><li>Subsequent visit: \$19.8</li></ul>
		sub-limits apply	
<b>✓ Dietetics/dietary advice</b>	2	<b>\$300 per policy</b>	
		combined limit for acupuncture, blood glucose monitors, chinese medicine, chiropractic, dietetics/dietary advice, exercise physiology, eye therapy (orthoptics), hearing aids, major dental, occupational therapy, orthodontic, orthotics (podiatric orthoses), osteopathy, podiatry, psychology, remedial massage, speech therapy & other services	<ul style="list-style-type: none"><li>Initial visit: \$34.6</li><li>Subsequent visit: \$15.8</li></ul>
		sub-limits apply	
<b>✓ Endodontic</b>	12	<b>\$800 per policy</b>	<ul style="list-style-type: none"><li>Filling of one root canal: \$85</li></ul>
		combined limit for endodontic & general dental	
		sub-limits apply	
<b>✓ Exercise physiology*</b>	2	<b>\$300 per policy</b>	<ul style="list-style-type: none"><li>Initial visit: \$20</li><li>Subsequent visit: \$10</li></ul>
		combined limit for acupuncture, blood glucose monitors, chinese medicine, chiropractic, dietetics/dietary advice, exercise physiology, eye therapy (orthoptics), hearing aids, major dental, occupational therapy, orthodontic, orthotics (podiatric orthoses), osteopathy, podiatry, psychology, remedial massage, speech therapy & other services	
		sub-limits apply	
<b>✓ Eye therapy (orthoptics)</b>	2	<b>\$300 per policy</b>	<ul style="list-style-type: none"><li>Initial visit: \$18.4</li><li>Subsequent visit: \$15.3</li></ul>
		combined limit for acupuncture, blood glucose monitors, chinese medicine, chiropractic, dietetics/dietary advice, exercise physiology, eye therapy (orthoptics), hearing aids, major dental, occupational therapy, orthodontic, orthotics (podiatric orthoses), osteopathy, podiatry, psychology, remedial massage, speech therapy & other services	
<b>✓ General dental*</b>	2	<b>\$800 per policy</b>	<ul style="list-style-type: none"><li>Fluoride treatment: \$16.1</li><li>Scale &amp; clean: \$39.8</li><li>Periodic oral examination: \$20.1</li></ul>
		combined limit for endodontic & general dental	
		sub-limits apply	
<b>✓ Hearing aids</b>	36	<b>\$300 per policy</b>	<ul style="list-style-type: none"><li>Hearing aid: \$300</li></ul>
		combined limit for acupuncture, blood glucose monitors, chinese medicine, chiropractic, dietetics/dietary advice, exercise physiology, eye therapy (orthoptics), hearing aids, major dental, occupational therapy, orthodontic, orthotics (podiatric orthoses), osteopathy, podiatry, psychology, remedial massage, speech therapy & other services	
		sub-limits apply	

<b>✓ Major dental</b>	12	<b>\$300 per policy</b>	<ul style="list-style-type: none"> <li>Full crown veneered: \$300</li> </ul> <p>combined limit for acupuncture, blood glucose monitors, chinese medicine, chiropractic, dietetics/dietary advice, exercise physiology, eye therapy (orthoptics), hearing aids, major dental, occupational therapy, orthodontic, orthotics (podiatric orthoses), osteopathy, podiatry, psychology, remedial massage, speech therapy &amp; other services</p> <p>sub-limits apply</p>
<b>✓ Non PBS pharmaceuticals</b>	2	<b>\$300 per policy</b>	<ul style="list-style-type: none"> <li>Per eligible prescription: \$30.6</li> </ul>
<b>✓ Occupational therapy</b>	2	<b>\$300 per policy</b>	<ul style="list-style-type: none"> <li>Initial visit: \$35.8</li> <li>Subsequent visit: \$22.1</li> </ul>
<b>✓ Optical</b>	6	<b>\$225 per policy</b>	<ul style="list-style-type: none"> <li>Multi-focal lenses &amp; frames: \$180</li> <li>Single vision lenses &amp; frames: \$120</li> </ul>
<b>✓ Orthodontic</b>	12	<b>\$300 per policy</b>	<ul style="list-style-type: none"> <li>Braces for upper &amp; lower teeth, including removal plus fitting of retainer: \$300</li> </ul>
<b>✓ Orthotics (podiatric orthoses)</b>	2	<b>\$300 per policy</b>	<ul style="list-style-type: none"> <li>Orthotics supply &amp; fit: 60% of charge</li> </ul>
<b>✓ Osteopathy</b>	2	<b>\$300 per policy</b>	<ul style="list-style-type: none"> <li>Initial visit: \$33.5</li> <li>Subsequent visit: \$19.8</li> </ul>
<b>✓ Physiotherapy</b>	2	<b>\$300 per policy</b>	<ul style="list-style-type: none"> <li>Initial visit: \$32.9</li> <li>Subsequent visit: \$23</li> </ul>
<b>✓ Podiatry</b>	2	<b>\$300 per policy</b>	<ul style="list-style-type: none"> <li>Initial visit: \$25.1</li> <li>Subsequent visit: \$15.2</li> </ul>

<b>✓ Psychology</b>	0	<b>\$300 per policy</b>	<ul style="list-style-type: none"><li>Initial visit: \$110.89</li><li>Subsequent visit: \$96.42</li></ul>
		combined limit for acupuncture, blood glucose monitors, chinese medicine, chiropractic, dietetics/dietary advice, exercise physiology, eye therapy (orthoptics), hearing aids, major dental, occupational therapy, orthodontic, orthotics (podiatric orthoses), osteopathy, podiatry, psychology, remedial massage, speech therapy & other services sub-limits apply	
<b>✓ Remedial massage</b>	2	<b>\$300 per policy</b>	<ul style="list-style-type: none"><li>Initial visit: \$20</li><li>Subsequent visit: \$20</li></ul>
		combined limit for acupuncture, blood glucose monitors, chinese medicine, chiropractic, dietetics/dietary advice, exercise physiology, eye therapy (orthoptics), hearing aids, major dental, occupational therapy, orthodontic, orthotics (podiatric orthoses), osteopathy, podiatry, psychology, remedial massage, speech therapy & other services sub-limits apply	
<b>✓ Speech therapy</b>	2	<b>\$300 per policy</b>	<ul style="list-style-type: none"><li>Initial visit: \$58.5</li><li>Subsequent visit: \$24</li></ul>
		combined limit for acupuncture, blood glucose monitors, chinese medicine, chiropractic, dietetics/dietary advice, exercise physiology, eye therapy (orthoptics), hearing aids, major dental, occupational therapy, orthodontic, orthotics (podiatric orthoses), osteopathy, podiatry, psychology, remedial massage, speech therapy & other services	

Health appliances and external prostheses 2mth waiting period, Breathing appliances 12 mth waiting period, fixed benefits, sublimits and benefit replacement periods apply shared combined annual limit with Major Dental. - Counselling (no waiting period) shares an annual limit with Psychology. Please contact Medibank for more information.

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

✗ Ante-natal/Post-natal classes  
✗ Audiology

✗ Health management / Healthy lifestyle

✗ Home nursing  
✗ Vaccinations

## Ambulance cover

In NT 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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Smart Choice Extras Cover

**\$56.55 / month**

(Before Rebate, Discount & Loading)

Available in NT

Call now **132331**  
Sponsor link

**Medibank Private Limited**  
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