

**Medibank Private Limited**  
**Smart Choice Extras Cover****\$147.50 / 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:** 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/I4/QBHX2Y****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 person up to \$600 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: \$30.2</li><li>Subsequent visit: \$18.9</li></ul>
✓ Blood glucose monitors	24	<b>\$300 per person up to \$600 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 person up to \$600 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>
✓ Chiropractic	2	<b>\$300 per person up to \$600 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: \$33.5</li> <li>Subsequent visit: \$19.4</li> </ul>
✓ Dietetics/dietary advice	2	<b>\$300 per person up to \$600 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: \$37.8</li> <li>Subsequent visit: \$19.4</li> </ul>
✓ Endodontic	12	<b>\$800 per person</b> combined limit for endodontic & general dental sub-limits apply	<ul style="list-style-type: none"> <li>Filling of one root canal: \$67.2</li> </ul>
✓ Exercise physiology*	2	<b>\$300 per person up to \$600 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: \$10</li> </ul>
✓ Eye therapy (orthoptics)	2	<b>\$300 per person up to \$600 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: \$27</li> <li>Subsequent visit: \$20.4</li> </ul>
✓ General dental*	2	<b>\$800 per person</b> combined limit for endodontic & general dental sub-limits apply	<ul style="list-style-type: none"> <li>Fluoride treatment: \$19</li> <li>Scale &amp; clean: \$36.2</li> <li>Periodic oral examination: \$20</li> </ul>
✓ Hearing aids	36	<b>\$300 per person up to \$600 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>Hearing aid: \$300</li> </ul>

✓ <b>Major dental</b>	12	<b>\$300 per person up to \$600 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>Full crown veneered: \$300</li> </ul>
✓ <b>Non PBS pharmaceuticals</b>	2	<b>\$300 per person</b>	<ul style="list-style-type: none"> <li>Per eligible prescription: \$36.7</li> </ul>
✓ <b>Occupational therapy</b>	2	<b>\$300 per person up to \$600 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: \$36.5</li> <li>Subsequent visit: \$22.7</li> </ul>
✓ <b>Optical</b>	6	<b>\$225 per person</b> sub-limits apply	<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 person up to \$600 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>Braces for upper &amp; lower teeth, including removal plus fitting of retainer: \$300</li> </ul>
✓ <b>Orthotics (podiatric orthoses)</b>	2	<b>\$300 per person up to \$600 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>Orthotics supply &amp; fit: 60% of charge</li> </ul>
✓ <b>Osteopathy</b>	2	<b>\$300 per person up to \$600 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: \$19.4</li> </ul>
✓ <b>Physiotherapy</b>	2	<b>\$300 per person</b>	<ul style="list-style-type: none"> <li>Initial visit: \$35.9</li> <li>Subsequent visit: \$23</li> </ul>
✓ <b>Podiatry</b>	2	<b>\$300 per person up to \$600 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: \$27.2</li> <li>Subsequent visit: \$19.5</li> </ul>

✓ <b>Psychology</b>	0	<b>\$300 per person up to \$600 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: \$96.68</li><li>Subsequent visit: \$84.07</li></ul>
✓ <b>Remedial massage</b>	2	<b>\$300 per person up to \$600 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>Speech therapy</b>	2	<b>\$300 per person up to \$600 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: \$49.1</li><li>Subsequent visit: \$24.5</li></ul>

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 | ✗ Health management / Healthy lifestyle | ✗ Home nursing |
| ✗ Audiology                     |   | ✗ Vaccinations |

## 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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Smart Choice Extras Cover

**\$147.50 / month**  
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Available in QLD

Call now  **132331**  
Sponsor link

**Medibank Private Limited**

 <http://medibank.com.au>

 [ask\\_us@medibank.com.au](mailto:ask_us@medibank.com.au)

 **132331**

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