



**Medibank Private Limited**  
Smart Choice Extras Cover

**\$142.90 / 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 (and no-one else).

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/VBIL20**

**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.

<b>Treatment &amp; waiting period (months)</b>	<b>Benefit limits per 12 months unless otherwise stated</b>	<b>Examples of maximum benefits</b>
✓ 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: \$25.1</li> <li>Subsequent visit: \$15.8</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: \$41.2</li> <li>Subsequent visit: \$18.6</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: \$27.1</li> <li>Subsequent visit: \$15.8</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: \$64.1</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: \$14.8</li> <li>Subsequent visit: \$10.2</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: \$17.2</li> <li>Scale &amp; clean: \$33.8</li> <li>Periodic oral examination: \$28.9</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>

✓ Major dental	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>
✓ Non PBS pharmaceuticals	2	<b>\$300 per person</b>	<ul style="list-style-type: none"> <li>Per eligible prescription: \$21.9</li> </ul>
✓ Occupational therapy	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: \$30.5</li> <li>Subsequent visit: \$18</li> </ul>
✓ Optical	6	<b>\$225 per person</b> sub-limits apply	<ul style="list-style-type: none"> <li>Multi-focal lenses &amp; frames: \$189</li> <li>Single vision lenses &amp; frames: \$129</li> </ul>
✓ Orthodontic	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>
✓ Orthotics (podiatric orthoses)	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>
✓ Osteopathy	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: \$41.2</li> <li>Subsequent visit: \$18.6</li> </ul>
✓ Physiotherapy	2	<b>\$300 per person</b>	<ul style="list-style-type: none"> <li>Initial visit: \$43</li> <li>Subsequent visit: \$21.7</li> </ul>
✓ Podiatry	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: \$36.4</li> <li>Subsequent visit: \$17.7</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: \$102</li><li>Subsequent visit: \$88.7</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: \$30</li><li>Subsequent visit: \$30</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: \$23.6</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  
**✗** Audiology

**✗** Health management / Healthy lifestyle

**✗** Home nursing  
**✗** Vaccinations

## 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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**\$142.90 / month**

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Available in VIC

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