

**Medibank Private Limited**  
**Smart Choice Extras Cover SPFWAC****\$107.90 / month**

(Before Rebate, Discount &amp; 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.

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/I4P/QBOH1Y****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><br>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<br>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><br>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<br>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><br>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<br>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><br>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<br>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><br>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<br>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><br>combined limit for endodontic & general dental<br>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><br>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<br>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><br>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><br>combined limit for endodontic & general dental<br>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><br>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<br>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><br>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<br>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: \$36.7</li> </ul>                                                        |
| ✓ Occupational therapy           | 2  | <b>\$300 per person up to \$600 per policy</b><br>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>                                  |
| ✓ Optical                        | 6  | <b>\$225 per person</b><br>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> |
| ✓ Orthodontic                    | 12 | <b>\$300 per person up to \$600 per policy</b><br>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<br>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><br>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><br>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>                                  |
| ✓ Physiotherapy                  | 2  | <b>\$300 per person</b>                                                                                                                                                                                                                                                                                                                                                                                                   | <ul style="list-style-type: none"> <li>Initial visit: \$35.9</li> <li>Subsequent visit: \$23</li> </ul>                                    |

|                    |   |                                                                                                                                                                                                                                                                                                                                                                                                                           |                                                                                                          |
|--------------------|---|---------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|----------------------------------------------------------------------------------------------------------|
| ✓ Podiatry         | 2 | <b>\$300 per person up to \$600 per policy</b><br>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<br>sub-limits apply | <ul style="list-style-type: none"><li>Initial visit: \$27.2</li><li>Subsequent visit: \$19.5</li></ul>   |
| ✓ Psychology       | 0 | <b>\$300 per person up to \$600 per policy</b><br>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<br>sub-limits apply | <ul style="list-style-type: none"><li>Initial visit: \$96.68</li><li>Subsequent visit: \$84.07</li></ul> |
| ✓ Remedial massage | 2 | <b>\$300 per person up to \$600 per policy</b><br>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<br>sub-limits apply | <ul style="list-style-type: none"><li>Initial visit: \$15</li><li>Subsequent visit: \$15</li></ul>       |
| ✓ Speech therapy   | 2 | <b>\$300 per person up to \$600 per policy</b><br>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 SPFWAC

**\$107.90 / month**

(Before Rebate, Discount &amp; Loading)

Available in QLD

Call now  **132331**  
Sponsor link

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