

**Medibank Private Limited**
Smart Choice Extras Cover SPFWAC**\$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: 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/VBOK1Y

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	\$300 per person up to \$600 per policy 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	- Initial visit: \$25.1 - Subsequent visit: \$15.8
✓ Blood glucose monitors	24	\$300 per person up to \$600 per policy 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	Per monitor: \$150

✓ Chinese medicine	2	\$300 per person up to \$600 per policy 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	- Initial visit: \$20 - Subsequent visit: \$20
✓ Chiropractic	2	\$300 per person up to \$600 per policy 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	- Initial visit: \$31 - Subsequent visit: \$18.6
✓ Dietetics/dietary advice	2	\$300 per person up to \$600 per policy 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	- Initial visit: \$27.1 - Subsequent visit: \$15.8
✓ Endodontic	12	\$800 per person combined limit for endodontic & general dental sub-limits apply	Filling of one root canal: \$64.1
✓ Exercise physiology*	2	\$300 per person up to \$600 per policy 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	- Initial visit: \$20 - Subsequent visit: \$10
✓ Eye therapy (orthoptics)	2	\$300 per person up to \$600 per policy 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	- Initial visit: \$14.8 - Subsequent visit: \$10.2
✓ General dental	2	\$800 per person combined limit for endodontic & general dental sub-limits apply	- Fluoride treatment: \$17.2 - Scale & clean: \$33.8 - Periodic oral examination: \$17.4

✓ Hearing aids	36	\$300 per person up to \$600 per policy 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	Hearing aid: \$300
✓ Major dental	12	\$300 per person up to \$600 per policy 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	Full crown veneered: \$300
✓ Non PBS pharmaceuticals	2	\$300 per person	Per eligible prescription: \$21.9
✓ Occupational therapy	2	\$300 per person up to \$600 per policy 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	- Initial visit: \$30.5 - Subsequent visit: \$18
✓ Optical	6	\$225 per person sub-limits apply	- Multi-focal lenses & frames: \$189 - Single vision lenses & frames: \$129
✓ Orthodontic	12	\$300 per person up to \$600 per policy 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	Braces for upper & lower teeth, including removal plus fitting of retainer: \$300
✓ Orthotics (podiatric orthoses)	2	\$300 per person up to \$600 per policy 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	Orthotics supply & fit: 60% of charge
✓ Osteopathy	2	\$300 per person up to \$600 per policy 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	- Initial visit: \$41.2 - Subsequent visit: \$18.6
✓ Physiotherapy	2	\$300 per person	- Initial visit: \$31.1 - Subsequent visit: \$21.7

✓ Podiatry	2	\$300 per person up to \$600 per policy 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	- Initial visit: \$25.5 - Subsequent visit: \$17.7
✓ Psychology	0	\$300 per person up to \$600 per policy 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	- Initial visit: \$102 - Subsequent visit: \$88.7
✓ Remedial massage	2	\$300 per person up to \$600 per policy 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	- Initial visit: \$15 - Subsequent visit: \$15
✓ Speech therapy	2	\$300 per person up to \$600 per policy 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	- Initial visit: \$49.1 - Subsequent visit: \$23.6

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

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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Smart Choice Extras Cover SPFWAC

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(Before Rebate, Discount & Loading)

Available in VIC

Call now  **132331**
Sponsor link

Medibank Private Limited

 <http://medibank.com.au>

 ask_us@medibank.com.au

 **132331**

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