Medibank Private Limited

Extras 85

Corporate Policy

$182.70 / 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: Only one person.

Corporate policy: Available to employees of a company that has an agreement with Medibank

This policy can only be purchased with certain hospital policies.
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/I51/VCTN10

Source: Private Health Information Statement (PHIS)

Extras Cover

This policy includes General treatment (Extras) cover for

Note, for treatments marked with * : Surgical tooth extraction is subject to a 12 month waiting period. There is a $1600 opening balance for orthodontic benefits with top up of $500 per year up to a $3500 lifetime limit. Counselling (no waiting period) shares an annual limit with Psychology. Benefit replacement periods apply to Blood glucose monitors (36 months) and Hearing aids (60 months).

Treatment & waiting period (months)		Benefit limits per 12 months unless otherwise stated	Examples of maximum benefits
✓ **Acupuncture**	2	**$700 per policy** combined limit for acupuncture, ante-natal/post-natal classes, audiology, blood glucose monitors, chinese medicine, dietetics/dietary advice, exercise physiology, eye therapy (orthoptics), hearing aids, occupational therapy, orthotics (podiatric orthoses), podiatry, psychology, remedial massage & speech therapy	• Initial visit: 85% of charge • Subsequent visit: 85% of charge
✓ **Ante-natal/Post-natal classes**	2	**$700 per policy** combined limit for acupuncture, ante-natal/post-natal classes, audiology, blood glucose monitors, chinese medicine, dietetics/dietary advice, exercise physiology, eye therapy (orthoptics), hearing aids, occupational therapy, orthotics (podiatric orthoses), podiatry, psychology, remedial massage & speech therapy	• Initial visit: 85% of charge • Subsequent visit: 85% of charge
✓ **Audiology**	2	**$700 per policy** combined limit for acupuncture, ante-natal/post-natal classes, audiology, blood glucose monitors, chinese medicine, dietetics/dietary advice, exercise physiology, eye therapy (orthoptics), hearing aids, occupational therapy, orthotics (podiatric orthoses), podiatry, psychology, remedial massage & speech therapy	• Initial visit: 85% of charge • Subsequent visit: 85% of charge

✓ **Blood glucose monitors***	24	**$700 per policy** combined limit for acupuncture, ante-natal/post-natal classes, audiology, blood glucose monitors, chinese medicine, dietetics/dietary advice, exercise physiology, eye therapy (orthoptics), hearing aids, occupational therapy, orthotics (podiatric orthoses), podiatry, psychology, remedial massage & speech therapy	• Per monitor: 85% of charge
✓ **Chinese medicine**	2	**$700 per policy** combined limit for acupuncture, ante-natal/post-natal classes, audiology, blood glucose monitors, chinese medicine, dietetics/dietary advice, exercise physiology, eye therapy (orthoptics), hearing aids, occupational therapy, orthotics (podiatric orthoses), podiatry, psychology, remedial massage & speech therapy	• Initial visit: 85% of charge • Subsequent visit: 85% of charge
✓ **Chiropractic**	2	**$600 per policy** combined limit for chiropractic & osteopathy	• Initial visit: 85% of charge • Subsequent visit: 85% of charge
✓ **Dietetics/dietary advice**	2	**$700 per policy** combined limit for acupuncture, ante-natal/post-natal classes, audiology, blood glucose monitors, chinese medicine, dietetics/dietary advice, exercise physiology, eye therapy (orthoptics), hearing aids, occupational therapy, orthotics (podiatric orthoses), podiatry, psychology, remedial massage & speech therapy	• Initial visit: 85% of charge • Subsequent visit: 85% of charge
✓ **Endodontic**	12	**$1,600 per policy** combined limit for endodontic & major dental	• Filling of one root canal: 85% of charge
✓ **Exercise physiology**	2	**$700 per policy** combined limit for acupuncture, ante-natal/post-natal classes, audiology, blood glucose monitors, chinese medicine, dietetics/dietary advice, exercise physiology, eye therapy (orthoptics), hearing aids, occupational therapy, orthotics (podiatric orthoses), podiatry, psychology, remedial massage & speech therapy	• Initial visit: 85% of charge • Subsequent visit: 85% of charge
✓ **Eye therapy (orthoptics)**	2	**$700 per policy** combined limit for acupuncture, ante-natal/post-natal classes, audiology, blood glucose monitors, chinese medicine, dietetics/dietary advice, exercise physiology, eye therapy (orthoptics), hearing aids, occupational therapy, orthotics (podiatric orthoses), podiatry, psychology, remedial massage & speech therapy	• Initial visit: 85% of charge • Subsequent visit: 85% of charge
✓ **General dental***	2	**No annual limit**	• Fluoride treatment: 85% of charge • Scale & clean: 85% of charge • Surgical tooth extraction: 85% of charge • Periodic oral examination: 85% of charge
✓ **Hearing aids***	36	**$700 per policy** combined limit for acupuncture, ante-natal/post-natal classes, audiology, blood glucose monitors, chinese medicine, dietetics/dietary advice, exercise physiology, eye therapy (orthoptics), hearing aids, occupational therapy, orthotics (podiatric orthoses), podiatry, psychology, remedial massage & speech therapy	• Hearing aid: 85% of charge
✓ **Major dental**	12	**$1,600 per policy** combined limit for endodontic & major dental	• Full crown veneered: 85% of charge

✔ **Non PBS pharmaceuticals**	2	**$500 per policy**	• Per eligible prescription: 85% of charge
✔ **Occupational therapy**	2	**$700 per policy** combined limit for acupuncture, ante-natal/post-natal classes, audiology, blood glucose monitors, chinese medicine, dietetics/dietary advice, exercise physiology, eye therapy (orthoptics), hearing aids, occupational therapy, orthotics (podiatric orthoses), podiatry, psychology, remedial massage & speech therapy	• Initial visit: 85% of charge • Subsequent visit: 85% of charge
✔ **Optical**	6	**$300 per policy**	• Multi-focal lenses & frames: 100% of charge • Single vision lenses & frames: 100% of charge
✔ **Orthodontic***	12	**$1,600 per policy** $3,500 lifetime limit	• Braces for upper & lower teeth, including removal plus fitting of retainer: 100% of charge
✔ **Orthotics (podiatric orthoses)**	2	**$700 per policy** combined limit for acupuncture, ante-natal/post-natal classes, audiology, blood glucose monitors, chinese medicine, dietetics/dietary advice, exercise physiology, eye therapy (orthoptics), hearing aids, occupational therapy, orthotics (podiatric orthoses), podiatry, psychology, remedial massage & speech therapy	• Orthotics supply & fit: 85% of charge
✔ **Osteopathy**	2	**$600 per policy** combined limit for chiropractic & osteopathy	• Initial visit: 85% of charge • Subsequent visit: 85% of charge
✔ **Physiotherapy**	2	**$800 per policy**	• Initial visit: 85% of charge • Subsequent visit: 85% of charge
✔ **Podiatry**	2	**$700 per policy** combined limit for acupuncture, ante-natal/post-natal classes, audiology, blood glucose monitors, chinese medicine, dietetics/dietary advice, exercise physiology, eye therapy (orthoptics), hearing aids, occupational therapy, orthotics (podiatric orthoses), podiatry, psychology, remedial massage & speech therapy	• Initial visit: 85% of charge • Subsequent visit: 85% of charge
✔ **Psychology***	0	**$700 per policy** combined limit for acupuncture, ante-natal/post-natal classes, audiology, blood glucose monitors, chinese medicine, dietetics/dietary advice, exercise physiology, eye therapy (orthoptics), hearing aids, occupational therapy, orthotics (podiatric orthoses), podiatry, psychology, remedial massage & speech therapy	• Initial visit: 85% of charge • Subsequent visit: 85% of charge
✔ **Remedial massage**	2	**$700 per policy** combined limit for acupuncture, ante-natal/post-natal classes, audiology, blood glucose monitors, chinese medicine, dietetics/dietary advice, exercise physiology, eye therapy (orthoptics), hearing aids, occupational therapy, orthotics (podiatric orthoses), podiatry, psychology, remedial massage & speech therapy	• Initial visit: 85% of charge • Subsequent visit: 85% of charge
✔ **Speech therapy**	2	**$700 per policy** combined limit for acupuncture, ante-natal/post-natal classes, audiology, blood glucose monitors, chinese medicine, dietetics/dietary advice, exercise physiology, eye therapy (orthoptics), hearing aids, occupational therapy, orthotics (podiatric orthoses), podiatry, psychology, remedial massage & speech therapy	• Initial visit: 85% of charge • Subsequent visit: 85% of charge

The following services are included in the $700 combined limit: Health appliances and external prostheses (2 month waiting period), Breathing appliances (12 month waiting period), Blood pressure monitors (24 month waiting period), Antenatal and postnatal services include birthing courses and lactation consultations with a registered midwife in private practice, Pregnancy compression garments, TENS machines and Australian Breastfeeding Association membership (2 month waiting period). Various benefits replacement periods apply. Laser eye surgery (36 month waiting period) - $750 annual limit. Please contact Medibank for more information

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

- ✗ Health management / Healthy lifestyle
- ✗ Home nursing
- ✗ Vaccinations

Ambulance cover

Pensioner Concession Card and Healthcare Card holders are entitled to free clinically necessary ambulance transport. If you are not eligible for a concession and want to be covered, you can purchase insurance from a private health insurer or take out a subscription with the state ambulance service (https://www.ambulance.vic.gov.au/membership).

Insurer Details

Medibank Private Limited

Extras 85

Corporate Policy

$182.70 / month

(Before Rebate, Discount & Loading)

Available in VIC

Medibank Private Limited
http://medibank.com.au
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Private Health Information Statement is available from the Private Health Insurance Ombudsman website at https://privatehealth.gov.au/dynamic/Premium/PHIS/MBP/I51/VCTN10