

**Medibank Private Limited****Extras 85****Corporate Policy****\$365.40 / 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.

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/VCTR1Y**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 person 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 person 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 person 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 person 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 person 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 person combined limit for chiropractic & osteopathy	- Initial visit: 85% of charge - Subsequent visit: 85% of charge
✓ Dietetics/dietary advice	2	\$700 per person 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 person combined limit for endodontic & major dental	Filling of one root canal: 85% of charge
✓ Exercise physiology	2	\$700 per person 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 person 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 person 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 person combined limit for endodontic & major dental	Full crown veneered: 85% of charge
✓ Non PBS pharmaceuticals	2	\$500 per person	Per eligible prescription: 85% of charge
✓ Occupational therapy	2	\$700 per person 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 person	- Multi-focal lenses & frames: 100% of charge - Single vision lenses & frames: 100% of charge
✓ Orthodontic*	12	\$1,600 per person \$3,500 lifetime limit	Braces for upper & lower teeth, including removal plus fitting of retainer: 100% of charge
✓ Orthotics (podiatric orthoses)	2	\$700 per person 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 person combined limit for chiropractic & osteopathy	- Initial visit: 85% of charge - Subsequent visit: 85% of charge
✓ Physiotherapy	2	\$800 per person	- Initial visit: 85% of charge - Subsequent visit: 85% of charge
✓ Podiatry	2	\$700 per person 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 person 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 person 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 person 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

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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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