



Medibank Private Limited

Extras 85

Corporate Policy

\$493.50 / 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 & dependants, including non-student dependants (3 or more people, only 2 of whom are adults).

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/VCTS2Y

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	<ul style="list-style-type: none"> 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	<ul style="list-style-type: none"> Initial visit: 85% of charge Subsequent visit: 85% of charge

✓ Audiology	2	\$700 per person	<ul style="list-style-type: none"> Initial visit: 85% of charge Subsequent visit: 85% of charge
		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	
✓ Blood glucose monitors*	24	\$700 per person	<ul style="list-style-type: none"> Per monitor: 85% of charge
		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	
✓ Chinese medicine	2	\$700 per person	<ul style="list-style-type: none"> Initial visit: 85% of charge Subsequent visit: 85% of charge
		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	
✓ Chiropractic	2	\$600 per person	<ul style="list-style-type: none"> Initial visit: 85% of charge Subsequent visit: 85% of charge
		combined limit for chiropractic & osteopathy	
✓ Dietetics/dietary advice	2	\$700 per person	<ul style="list-style-type: none"> Initial visit: 85% of charge Subsequent visit: 85% of charge
		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	
✓ Endodontic	12	\$1,600 per person	<ul style="list-style-type: none"> Filling of one root canal: 85% of charge
		combined limit for endodontic & major dental	
✓ Exercise physiology	2	\$700 per person	<ul style="list-style-type: none"> Initial visit: 85% of charge Subsequent visit: 85% of charge
		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	
✓ Eye therapy (orthoptics)	2	\$700 per person	<ul style="list-style-type: none"> Initial visit: 85% of charge Subsequent visit: 85% of charge
		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	
✓ General dental*	2	No annual limit	<ul style="list-style-type: none"> 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	<ul style="list-style-type: none"> • Hearing aid: 85% of charge <p>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</p>
✓ Major dental	12	\$1,600 per person	<ul style="list-style-type: none"> • Full crown veneered: 85% of charge <p>combined limit for endodontic & major dental</p>
✓ Non PBS pharmaceuticals	2	\$500 per person	<ul style="list-style-type: none"> • Per eligible prescription: 85% of charge
✓ Occupational therapy	2	\$700 per person	<ul style="list-style-type: none"> • Initial visit: 85% of charge • Subsequent visit: 85% of charge <p>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</p>
✓ Optical	6	\$300 per person	<ul style="list-style-type: none"> • Multi-focal lenses & frames: 100% of charge • Single vision lenses & frames: 100% of charge
✓ Orthodontic*	12	\$1,600 per person \$3,500 lifetime limit	<ul style="list-style-type: none"> • Braces for upper & lower teeth, including removal plus fitting of retainer: 100% of charge
✓ Orthotics (podiatric orthoses)	2	\$700 per person	<ul style="list-style-type: none"> • Orthotics supply & fit: 85% of charge <p>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</p>
✓ Osteopathy	2	\$600 per person	<ul style="list-style-type: none"> • Initial visit: 85% of charge • Subsequent visit: 85% of charge <p>combined limit for chiropractic & osteopathy</p>
✓ Physiotherapy	2	\$800 per person	<ul style="list-style-type: none"> • Initial visit: 85% of charge • Subsequent visit: 85% of charge
✓ Podiatry	2	\$700 per person	<ul style="list-style-type: none"> • Initial visit: 85% of charge • Subsequent visit: 85% of charge <p>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</p>
✓ Psychology*	0	\$700 per person	<ul style="list-style-type: none"> • Initial visit: 85% of charge • Subsequent visit: 85% of charge <p>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</p>

✓ 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	<ul style="list-style-type: none">Initial visit: 85% of chargeSubsequent 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	<ul style="list-style-type: none">Initial visit: 85% of chargeSubsequent 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](#)**\$493.50 / month**

(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

Disclaimer: This document is not a Private Health Information Statement (PHIS), and it is not intended to replace that document. The details contained in the **healthslips.com.au Policy Information** was provided by the insurer to the Australian Government. It is intended as general information. It may not take into account your circumstances. For further information contact the insurer. Information used is Licensed from the Commonwealth of Australia under a Creative Commons 3.0 licence.

Private Health Information Statement is available from the Private Health Insurance Ombudsman website at <https://privatehealth.gov.au/dynamic/Premium/PHIS/MBP/I51/VCTS2Y>