

**Medibank Private Limited**

Better Value 80

Corporate Policy

\$249.60 / month

(Before Rebate, Discount & Loading)

Available in NSW & ACT

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 (and no-one else).

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/I77/NRRB20**Source:** [Private Health Information Statement \(PHIS\)](#)

Extras Cover

This policy includes General treatment (Extras) cover for

Note, for treatments marked with *: A 12mth waiting period applies for Surgical tooth extraction

Treatment & waiting period (months)	Benefit limits per 12 months unless otherwise stated	Examples of maximum benefits
✓ Acupuncture	2 \$500 per person combined limit for acupuncture, ante-natal/post-natal classes, blood glucose monitors, chinese medicine, dietetics/dietary advice, exercise physiology, non pbs pharmaceuticals, occupational therapy, psychology, speech therapy & other services	<ul style="list-style-type: none">Initial visit: 80% of chargeSubsequent visit: 80% of charge
✓ Ante-natal/Post-natal classes	2 \$500 per person combined limit for acupuncture, ante-natal/post-natal classes, blood glucose monitors, chinese medicine, dietetics/dietary advice, exercise physiology, non pbs pharmaceuticals, occupational therapy, psychology, speech therapy & other services	<ul style="list-style-type: none">Initial visit: 80% of chargeSubsequent visit: 80% of charge
✓ Blood glucose monitors	24 \$500 per person combined limit for acupuncture, ante-natal/post-natal classes, blood glucose monitors, chinese medicine, dietetics/dietary advice, exercise physiology, non pbs pharmaceuticals, occupational therapy, psychology, speech therapy & other services	<ul style="list-style-type: none">Per monitor: 80% of charge
✓ Chinese medicine	2 \$500 per person combined limit for acupuncture, ante-natal/post-natal classes, blood glucose monitors, chinese medicine, dietetics/dietary advice, exercise physiology, non pbs pharmaceuticals, occupational therapy, psychology, speech therapy & other services	<ul style="list-style-type: none">Initial visit: 80% of chargeSubsequent visit: 80% of charge

✓ Chiropractic	2	\$400 per person combined limit for chiropractic & osteopathy	<ul style="list-style-type: none"> Initial visit: 80% of charge Subsequent visit: 80% of charge
✓ Dietetics/dietary advice	2	\$500 per person combined limit for acupuncture, ante-natal/post-natal classes, blood glucose monitors, chinese medicine, dietetics/dietary advice, exercise physiology, non pbs pharmaceuticals, occupational therapy, psychology, speech therapy & other services	<ul style="list-style-type: none"> Initial visit: 80% of charge Subsequent visit: 80% of charge
✓ Endodontic	12	\$1,200 per person combined limit for endodontic, general dental & major dental	<ul style="list-style-type: none"> Filling of one root canal: 80% of charge
✓ Exercise physiology	2	\$500 per person combined limit for acupuncture, ante-natal/post-natal classes, blood glucose monitors, chinese medicine, dietetics/dietary advice, exercise physiology, non pbs pharmaceuticals, occupational therapy, psychology, speech therapy & other services	<ul style="list-style-type: none"> Initial visit: 80% of charge Subsequent visit: 80% of charge
✓ Eye therapy (orthoptics)	2	\$500 per person combined limit for eye therapy (orthoptics), hearing aids & other services	<ul style="list-style-type: none"> Initial visit: 80% of charge Subsequent visit: 80% of charge
✓ General dental*	2	\$1,200 per person combined limit for endodontic, general dental & major dental	<ul style="list-style-type: none"> Fluoride treatment: 80% of charge Scale & clean: 80% of charge Surgical tooth extraction: 80% of charge Periodic oral examination: 80% of charge
✓ Hearing aids	36	\$500 per person combined limit for eye therapy (orthoptics), hearing aids & other services	<ul style="list-style-type: none"> Hearing aid: 80% of charge
✓ Major dental	12	\$1,200 per person combined limit for endodontic, general dental & major dental	<ul style="list-style-type: none"> Full crown veneered: 80% of charge
✓ Non PBS pharmaceuticals	2	\$500 per person combined limit for acupuncture, ante-natal/post-natal classes, blood glucose monitors, chinese medicine, dietetics/dietary advice, exercise physiology, non pbs pharmaceuticals, occupational therapy, psychology, speech therapy & other services	<ul style="list-style-type: none"> Per eligible prescription: 80% of charge
✓ Occupational therapy	2	\$500 per person combined limit for acupuncture, ante-natal/post-natal classes, blood glucose monitors, chinese medicine, dietetics/dietary advice, exercise physiology, non pbs pharmaceuticals, occupational therapy, psychology, speech therapy & other services	<ul style="list-style-type: none"> Initial visit: 80% of charge Subsequent visit: 80% of charge
✓ Optical	6	\$250 per person	<ul style="list-style-type: none"> Multi-focal lenses & frames: 100% of charge Single vision lenses & frames: 100% of charge
✓ Orthodontic	12	\$1,500 per person \$3,500 lifetime limit	<ul style="list-style-type: none"> Braces for upper & lower teeth, including removal plus fitting of retainer: 80% of charge

✓ Orthotics (podiatric orthoses)	2	\$250 per person combined limit for orthotics (podiatric orthoses) & podiatry	<ul style="list-style-type: none"> Orthotics supply & fit: 80% of charge
✓ Osteopathy	2	\$400 per person combined limit for chiropractic & osteopathy	<ul style="list-style-type: none"> Initial visit: 80% of charge Subsequent visit: 80% of charge
✓ Physiotherapy	2	\$500 per person	<ul style="list-style-type: none"> Initial visit: 80% of charge Subsequent visit: 80% of charge
✓ Podiatry	2	\$250 per person combined limit for orthotics (podiatric orthoses) & podiatry	<ul style="list-style-type: none"> Initial visit: 80% of charge Subsequent visit: 80% of charge
✓ Psychology	0	\$500 per person combined limit for acupuncture, ante-natal/post-natal classes, blood glucose monitors, chinese medicine, dietetics/dietary advice, exercise physiology, non pbs pharmaceuticals, occupational therapy, psychology, speech therapy & other services	<ul style="list-style-type: none"> Initial visit: 80% of charge Subsequent visit: 80% of charge
✓ Remedial massage	2	\$250 per person	<ul style="list-style-type: none"> Initial visit: 80% of charge Subsequent visit: 80% of charge
✓ Speech therapy	2	\$500 per person combined limit for acupuncture, ante-natal/post-natal classes, blood glucose monitors, chinese medicine, dietetics/dietary advice, exercise physiology, non pbs pharmaceuticals, occupational therapy, psychology, speech therapy & other services	<ul style="list-style-type: none"> Initial visit: 80% of charge Subsequent visit: 80% of charge

Health appliances and external prostheses (2mth waiting period) and Breathing appliances (12mth waiting period), 80% back up to annual limit, \$500 annual limit shared with Hearing aids. Blood pressure monitors (24mth waiting period), 80% back up to annual limit, \$500 annual limit shared with Non-PBS Pharmaceuticals. Various benefit replacement periods apply. 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

✗ Audiology

✗ Health management / Healthy lifestyle

✗ Home nursing

✗ Vaccinations

Ambulance cover

In NSW & ACT 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

**Medibank Private Limited**

Better Value 80

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