

**Medibank Private Limited**

Flexi 80

Corporate Policy

**\$298.40 / month**

(Before Rebate, Discount &amp; 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 (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/I82/VFBG20****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 to Surgical tooth extraction.

Treatment & waiting period (months)	Benefit limits per 12 months unless otherwise stated	Examples of maximum benefits
✓ Acupuncture 2	<b>\$1,500 per person</b> combined limit for acupuncture, blood glucose monitors, chinese medicine, chiropractic, dietetics/dietary advice, endodontic, exercise physiology, eye therapy (orthoptics), general dental, hearing aids, major dental, occupational therapy, orthodontic, orthotics (podiatric orthoses), osteopathy, physiotherapy, podiatry, psychology, remedial massage & speech therapy	<ul style="list-style-type: none"><li>Initial visit: 80% of charge</li><li>Subsequent visit: 80% of charge</li></ul>
✓ Blood glucose monitors 24	<b>\$1,500 per person</b> combined limit for acupuncture, blood glucose monitors, chinese medicine, chiropractic, dietetics/dietary advice, endodontic, exercise physiology, eye therapy (orthoptics), general dental, hearing aids, major dental, occupational therapy, orthodontic, orthotics (podiatric orthoses), osteopathy, physiotherapy, podiatry, psychology, remedial massage & speech therapy	<ul style="list-style-type: none"><li>Per monitor: 80% of charge</li></ul>
✓ Chinese medicine 2	<b>\$1,500 per person</b> combined limit for acupuncture, blood glucose monitors, chinese medicine, chiropractic, dietetics/dietary advice, endodontic, exercise physiology, eye therapy (orthoptics), general dental, hearing aids, major dental, occupational therapy, orthodontic, orthotics (podiatric orthoses), osteopathy, physiotherapy, podiatry, psychology, remedial massage & speech therapy	<ul style="list-style-type: none"><li>Initial visit: 80% of charge</li><li>Subsequent visit: 80% of charge</li></ul>

<b>✓ Chiropractic</b>	2	<b>\$1,500 per person</b>	<ul style="list-style-type: none"><li>Initial visit: 80% of charge</li><li>Subsequent visit: 80% of charge</li></ul>
		combined limit for acupuncture, blood glucose monitors, chinese medicine, chiropractic, dietetics/dietary advice, endodontic, exercise physiology, eye therapy (orthoptics), general dental, hearing aids, major dental, occupational therapy, orthodontic, orthotics (podiatric orthoses), osteopathy, physiotherapy, podiatry, psychology, remedial massage & speech therapy	
<b>✓ Dietetics/dietary advice</b>	2	<b>\$1,500 per person</b>	<ul style="list-style-type: none"><li>Initial visit: 80% of charge</li><li>Subsequent visit: 80% of charge</li></ul>
		combined limit for acupuncture, blood glucose monitors, chinese medicine, chiropractic, dietetics/dietary advice, endodontic, exercise physiology, eye therapy (orthoptics), general dental, hearing aids, major dental, occupational therapy, orthodontic, orthotics (podiatric orthoses), osteopathy, physiotherapy, podiatry, psychology, remedial massage & speech therapy	
<b>✓ Endodontic</b>	12	<b>\$1,500 per person</b>	<ul style="list-style-type: none"><li>Filling of one root canal: 80% of charge</li></ul>
		combined limit for acupuncture, blood glucose monitors, chinese medicine, chiropractic, dietetics/dietary advice, endodontic, exercise physiology, eye therapy (orthoptics), general dental, hearing aids, major dental, occupational therapy, orthodontic, orthotics (podiatric orthoses), osteopathy, physiotherapy, podiatry, psychology, remedial massage & speech therapy	
<b>✓ Exercise physiology</b>	2	<b>\$1,500 per person</b>	<ul style="list-style-type: none"><li>Initial visit: 80% of charge</li><li>Subsequent visit: 80% of charge</li></ul>
		combined limit for acupuncture, blood glucose monitors, chinese medicine, chiropractic, dietetics/dietary advice, endodontic, exercise physiology, eye therapy (orthoptics), general dental, hearing aids, major dental, occupational therapy, orthodontic, orthotics (podiatric orthoses), osteopathy, physiotherapy, podiatry, psychology, remedial massage & speech therapy	
<b>✓ Eye therapy (orthoptics)</b>	2	<b>\$1,500 per person</b>	<ul style="list-style-type: none"><li>Initial visit: 80% of charge</li><li>Subsequent visit: 80% of charge</li></ul>
		combined limit for acupuncture, blood glucose monitors, chinese medicine, chiropractic, dietetics/dietary advice, endodontic, exercise physiology, eye therapy (orthoptics), general dental, hearing aids, major dental, occupational therapy, orthodontic, orthotics (podiatric orthoses), osteopathy, physiotherapy, podiatry, psychology, remedial massage & speech therapy	
<b>✓ General dental*</b>	2	<b>\$1,500 per person</b>	<ul style="list-style-type: none"><li>Fluoride treatment: 80% of charge</li><li>Scale &amp; clean: 80% of charge</li><li>Surgical tooth extraction: 80% of charge</li><li>Periodic oral examination: 80% of charge</li></ul>
		combined limit for acupuncture, blood glucose monitors, chinese medicine, chiropractic, dietetics/dietary advice, endodontic, exercise physiology, eye therapy (orthoptics), general dental, hearing aids, major dental, occupational therapy, orthodontic, orthotics (podiatric orthoses), osteopathy, physiotherapy, podiatry, psychology, remedial massage & speech therapy	
<b>✓ Hearing aids</b>	36	<b>\$1,500 per person</b>	<ul style="list-style-type: none"><li>Hearing aid: 80% of charge</li></ul>
		combined limit for acupuncture, blood glucose monitors, chinese medicine, chiropractic, dietetics/dietary advice, endodontic, exercise physiology, eye therapy (orthoptics), general dental, hearing aids, major dental, occupational therapy, orthodontic, orthotics (podiatric orthoses), osteopathy, physiotherapy, podiatry, psychology, remedial massage & speech therapy	

<b>✓ Major dental</b>	12	<b>\$1,500 per person</b>	<ul style="list-style-type: none"><li>Full crown veneered: 80% of charge</li></ul>
		combined limit for acupuncture, blood glucose monitors, chinese medicine, chiropractic, dietetics/dietary advice, endodontic, exercise physiology, eye therapy (orthoptics), general dental, hearing aids, major dental, occupational therapy, orthodontic, orthotics (podiatric orthoses), osteopathy, physiotherapy, podiatry, psychology, remedial massage & speech therapy	
<b>✓ Occupational therapy</b>	2	<b>\$1,500 per person</b>	<ul style="list-style-type: none"><li>Initial visit: 80% of charge</li><li>Subsequent visit: 80% of charge</li></ul>
		combined limit for acupuncture, blood glucose monitors, chinese medicine, chiropractic, dietetics/dietary advice, endodontic, exercise physiology, eye therapy (orthoptics), general dental, hearing aids, major dental, occupational therapy, orthodontic, orthotics (podiatric orthoses), osteopathy, physiotherapy, podiatry, psychology, remedial massage & speech therapy	
<b>✓ Optical</b>	6	<b>\$300 per person</b>	<ul style="list-style-type: none"><li>Multi-focal lenses &amp; frames: 100% of charge</li><li>Single vision lenses &amp; frames: 100% of charge</li></ul>
<b>✓ Orthodontic</b>	12	<b>\$1,500 per person</b> \$3,000 lifetime limit	<ul style="list-style-type: none"><li>Braces for upper &amp; lower teeth, including removal plus fitting of retainer: 80% of charge</li></ul>
		combined limit for acupuncture, blood glucose monitors, chinese medicine, chiropractic, dietetics/dietary advice, endodontic, exercise physiology, eye therapy (orthoptics), general dental, hearing aids, major dental, occupational therapy, orthodontic, orthotics (podiatric orthoses), osteopathy, physiotherapy, podiatry, psychology, remedial massage & speech therapy	
<b>✓ Orthotics (podiatric orthoses)</b>	2	<b>\$1,500 per person</b>	<ul style="list-style-type: none"><li>Orthotics supply &amp; fit: 80% of charge</li></ul>
		combined limit for acupuncture, blood glucose monitors, chinese medicine, chiropractic, dietetics/dietary advice, endodontic, exercise physiology, eye therapy (orthoptics), general dental, hearing aids, major dental, occupational therapy, orthodontic, orthotics (podiatric orthoses), osteopathy, physiotherapy, podiatry, psychology, remedial massage & speech therapy	
<b>✓ Osteopathy</b>	2	<b>\$1,500 per person</b>	<ul style="list-style-type: none"><li>Initial visit: 80% of charge</li><li>Subsequent visit: 80% of charge</li></ul>
		combined limit for acupuncture, blood glucose monitors, chinese medicine, chiropractic, dietetics/dietary advice, endodontic, exercise physiology, eye therapy (orthoptics), general dental, hearing aids, major dental, occupational therapy, orthodontic, orthotics (podiatric orthoses), osteopathy, physiotherapy, podiatry, psychology, remedial massage & speech therapy	
<b>✓ Physiotherapy</b>	2	<b>\$1,500 per person</b>	<ul style="list-style-type: none"><li>Initial visit: 80% of charge</li><li>Subsequent visit: 80% of charge</li></ul>
		combined limit for acupuncture, blood glucose monitors, chinese medicine, chiropractic, dietetics/dietary advice, endodontic, exercise physiology, eye therapy (orthoptics), general dental, hearing aids, major dental, occupational therapy, orthodontic, orthotics (podiatric orthoses), osteopathy, physiotherapy, podiatry, psychology, remedial massage & speech therapy	

<b>✓ Podiatry</b>	<b>2</b>	<b>\$1,500 per person</b>	<ul style="list-style-type: none"><li>Initial visit: 80% of charge</li><li>Subsequent visit: 80% of charge</li></ul>
		combined limit for acupuncture, blood glucose monitors, chinese medicine, chiropractic, dietetics/dietary advice, endodontic, exercise physiology, eye therapy (orthoptics), general dental, hearing aids, major dental, occupational therapy, orthodontic, orthotics (podiatric orthoses), osteopathy, physiotherapy, podiatry, psychology, remedial massage & speech therapy	
<b>✓ Psychology</b>	<b>0</b>	<b>\$1,500 per person</b>	<ul style="list-style-type: none"><li>Initial visit: 80% of charge</li><li>Subsequent visit: 80% of charge</li></ul>
		combined limit for acupuncture, blood glucose monitors, chinese medicine, chiropractic, dietetics/dietary advice, endodontic, exercise physiology, eye therapy (orthoptics), general dental, hearing aids, major dental, occupational therapy, orthodontic, orthotics (podiatric orthoses), osteopathy, physiotherapy, podiatry, psychology, remedial massage & speech therapy	
<b>✓ Remedial massage</b>	<b>2</b>	<b>\$1,500 per person</b>	<ul style="list-style-type: none"><li>Initial visit: 80% of charge</li><li>Subsequent visit: 80% of charge</li></ul>
		combined limit for acupuncture, blood glucose monitors, chinese medicine, chiropractic, dietetics/dietary advice, endodontic, exercise physiology, eye therapy (orthoptics), general dental, hearing aids, major dental, occupational therapy, orthodontic, orthotics (podiatric orthoses), osteopathy, physiotherapy, podiatry, psychology, remedial massage & speech therapy	
<b>✓ Speech therapy</b>	<b>2</b>	<b>\$1,500 per person</b>	<ul style="list-style-type: none"><li>Initial visit: 80% of charge</li><li>Subsequent visit: 80% of charge</li></ul>
		combined limit for acupuncture, blood glucose monitors, chinese medicine, chiropractic, dietetics/dietary advice, endodontic, exercise physiology, eye therapy (orthoptics), general dental, hearing aids, major dental, occupational therapy, orthodontic, orthotics (podiatric orthoses), osteopathy, physiotherapy, podiatry, psychology, remedial massage & speech therapy	

Also includes Health appliances and external prostheses (2mth waiting period), Breathing appliances (12mth waiting period), Blood pressure monitors (24mth waiting period), Health Screening tests (2mth waiting period), and Health Subscriptions (2mth waiting period), 80% back up to annual limit, \$1500 annual limit shared with General Dental. 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**

<b>✗</b> Ante-natal/Post-natal classes	<b>✗</b> Health management / Healthy lifestyle	<b>✗</b> Non PBS pharmaceuticals
<b>✗</b> Audiology	<b>✗</b> Home nursing	<b>✗</b> Vaccinations

**Other features of this general treatment cover:** Access to a range of member health services also available.

## 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

**Medibank Private Limited**

Flexi 80

[Corporate Policy](#)**\$298.40 / month**

(Before Rebate, Discount &amp; Loading)

Available in VIC

[Call now 132331](#)  
Sponsor link**Medibank Private Limited**

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