

**Medibank Private Limited****Flexi 80 MC**

Corporate Policy

\$284.90 / month

(Before Rebate, Discount & Loading)

Available in NT

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/I83/DFNX2Y**Source:** Private Health Information Statement (PHIS)

Extras Cover

This policy **includes** General treatment (Extras) cover for

Note, for treatments marked with *: 12 month waiting period applies to surgical tooth extraction. Can only be taken with an eligible hospital cover. Exercise physiology benefits are \$21.50 for individual consultations and \$15.00 for group consultations.

Treatment & waiting period (months)		Benefit limits per 12 months unless otherwise stated	Examples of maximum benefits
✓ Acupuncture	2	\$1,500 per person 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	- Initial visit: \$34 - Subsequent visit: \$27
✓ Blood glucose monitors	24	\$1,500 per person 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	Per monitor: \$150

✓ Chinese medicine	2	\$1,500 per person 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	- Initial visit: \$21.5 - Subsequent visit: \$21.5
✓ Chiropractic	2	\$1,500 per person 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	- Initial visit: \$31 - Subsequent visit: \$22
✓ Dietetics/dietary advice	2	\$1,500 per person 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	- Initial visit: \$51.9 - Subsequent visit: \$26.5
✓ Endodontic	12	\$1,500 per person 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	Filling of one root canal: \$137.9
✓ Exercise physiology*	2	\$1,500 per person 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	- Initial visit: \$21.5 - Subsequent visit: \$15
✓ Eye therapy (orthoptics)	2	\$1,500 per person 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	- Initial visit: \$45 - Subsequent visit: \$35
✓ General dental*	2	\$1,500 per person 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	- Fluoride treatment: \$15 - Scale & clean: \$56 - Surgical tooth extraction: \$143.6 - Periodic oral examination: \$27

✓ Hearing aids	36	\$1,500 per person 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	Hearing aid: \$800
✓ Major dental	12	\$1,500 per person 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	Full crown veneered: \$832.9
✓ Occupational therapy	2	\$1,500 per person 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	- Initial visit: \$99.2 - Subsequent visit: \$41.1
✓ Optical	6	\$300 per person	- Multi-focal lenses & frames: 100% of charge - Single vision lenses & frames: 100% of charge
✓ Orthodontic	12	\$1,500 per person \$3,000 lifetime limit 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	Braces for upper & lower teeth, including removal plus fitting of retainer: 80% of charge
✓ Orthotics (podiatric orthoses)	2	\$1,500 per person 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	Orthotics supply & fit: \$75
✓ Osteopathy	2	\$1,500 per person 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	- Initial visit: \$31 - Subsequent visit: \$22

✓ Physiotherapy	2	\$1,500 per person 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	- Initial visit: \$40 - Subsequent visit: \$33
✓ Podiatry	2	\$1,500 per person 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	- Initial visit: \$39 - Subsequent visit: \$32.2
✓ Psychology	0	\$1,500 per person 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	- Initial visit: \$123.62 - Subsequent visit: \$102.37
✓ Remedial massage	2	\$1,500 per person 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	- Initial visit: \$36 - Subsequent visit: \$26
✓ Speech therapy	2	\$1,500 per person 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	- Initial visit: \$68 - Subsequent visit: \$39.6

The policy also pays benefits towards other services as part of the \$1,500 General Dental annual limit. These include health appliances and external prostheses (2 month waiting period, fixed benefits apply), breathing appliances (12 month waiting period, fixed benefits apply), blood glucose and blood pressure monitors (24 month waiting period, fixed benefits apply), and health screening tests (2 month waiting period, fixed benefits 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

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

Ambulance cover

In NT 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



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Flexi 80 MC

Corporate Policy

\$284.90 / month

(Before Rebate, Discount & Loading)

Available in NT

Call now 132331
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