

medibank

**Medibank Private Limited**  
Growing Family 70**\$173.30 / month**  
(Before Rebate, Discount & Loading)  
Available in QLD

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).

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/I85/QFZH20**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 for surgical tooth extraction. Exercise physiology benefits are \$21.50 for an individual consultation and \$12.00 for group consultations.

Treatment & waiting period (months)		Benefit limits per 12 months unless otherwise stated	Examples of maximum benefits
✓ Acupuncture	2	<b>\$250 per person</b> combined limit for acupuncture, chinese medicine, exercise physiology & remedial massage	<ul style="list-style-type: none"><li>Initial visit: \$36.3</li><li>Subsequent visit: \$28.8</li></ul>
✓ Ante-natal/Post-natal classes	2	<b>\$1,000 per person</b> combined limit for ante-natal/post-natal classes, blood glucose monitors, dietetics/dietary advice, non pbs pharmaceuticals, orthotics (podiatric orthoses), psychology, speech therapy & other services	<ul style="list-style-type: none"><li>Initial visit: \$30</li><li>Subsequent visit: \$30</li></ul>
✓ Blood glucose monitors	24	<b>\$1,000 per person</b> combined limit for ante-natal/post-natal classes, blood glucose monitors, dietetics/dietary advice, non pbs pharmaceuticals, orthotics (podiatric orthoses), psychology, speech therapy & other services	<ul style="list-style-type: none"><li>Per monitor: 100% of charge</li></ul>
✓ Chinese medicine	2	<b>\$250 per person</b> combined limit for acupuncture, chinese medicine, exercise physiology & remedial massage	<ul style="list-style-type: none"><li>Initial visit: \$21.5</li><li>Subsequent visit: \$21.5</li></ul>
✓ Chiropractic	2	<b>\$600 per person</b> combined limit for chiropractic, osteopathy, physiotherapy & podiatry	<ul style="list-style-type: none"><li>Initial visit: \$46.6</li><li>Subsequent visit: \$33.5</li></ul>
✓ Dietetics/dietary advice	2	<b>\$1,000 per person</b> combined limit for ante-natal/post-natal classes, blood glucose monitors, dietetics/dietary advice, non pbs pharmaceuticals, orthotics (podiatric orthoses), psychology, speech therapy & other services	<ul style="list-style-type: none"><li>Initial visit: \$48.1</li><li>Subsequent visit: \$30</li></ul>

✓ Endodontic	12	<b>\$800 per person</b> combined limit for endodontic & major dental	<ul style="list-style-type: none"> <li>Filling of one root canal: \$152.3</li> </ul>
✓ Exercise physiology*	2	<b>\$250 per person</b> combined limit for acupuncture, chinese medicine, exercise physiology & remedial massage	<ul style="list-style-type: none"> <li>Initial visit: \$21.5</li> <li>Subsequent visit: \$12</li> </ul>
✓ General dental*	2	<b>\$1,000 per person</b>	<ul style="list-style-type: none"> <li>Fluoride treatment: \$14.4</li> <li>Scale &amp; clean: \$50.6</li> <li>Surgical tooth extraction: \$113.9</li> <li>Periodic oral examination: \$26.5</li> </ul>
✓ Major dental*	12	<b>\$800 per person</b> combined limit for endodontic & major dental	<ul style="list-style-type: none"> <li>Full crown veneered: \$775.4</li> </ul>
✓ Non PBS pharmaceuticals	2	<b>\$1,000 per person</b> combined limit for ante-natal/post-natal classes, blood glucose monitors, dietetics/dietary advice, non pbs pharmaceuticals, orthotics (podiatric orthoses), psychology, speech therapy & other services	<ul style="list-style-type: none"> <li>Per eligible prescription: \$31</li> </ul>
✓ Optical	6	<b>\$225 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>
✓ Orthodontic	12	<b>\$200 per person</b> \$2,400 lifetime limit	<ul style="list-style-type: none"> <li>Braces for upper &amp; lower teeth, including removal plus fitting of retainer: 100% of charge</li> </ul>
✓ Orthotics (podiatric orthoses)	2	<b>\$1,000 per person</b> combined limit for ante-natal/post-natal classes, blood glucose monitors, dietetics/dietary advice, non pbs pharmaceuticals, orthotics (podiatric orthoses), psychology, speech therapy & other services	<ul style="list-style-type: none"> <li>Orthotics supply &amp; fit: 70% of charge</li> </ul>
✓ Osteopathy	2	<b>\$600 per person</b> combined limit for chiropractic, osteopathy, physiotherapy & podiatry	<ul style="list-style-type: none"> <li>Initial visit: \$46.6</li> <li>Subsequent visit: \$33.5</li> </ul>
✓ Physiotherapy	2	<b>\$600 per person</b> combined limit for chiropractic, osteopathy, physiotherapy & podiatry	<ul style="list-style-type: none"> <li>Initial visit: \$49.2</li> <li>Subsequent visit: \$41.3</li> </ul>
✓ Podiatry	2	<b>\$600 per person</b> combined limit for chiropractic, osteopathy, physiotherapy & podiatry	<ul style="list-style-type: none"> <li>Initial visit: \$38.9</li> <li>Subsequent visit: \$32.7</li> </ul>
✓ Psychology	0	<b>\$1,000 per person</b> combined limit for ante-natal/post-natal classes, blood glucose monitors, dietetics/dietary advice, non pbs pharmaceuticals, orthotics (podiatric orthoses), psychology, speech therapy & other services	<ul style="list-style-type: none"> <li>Initial visit: \$107.78</li> <li>Subsequent visit: \$89.26</li> </ul>
✓ Remedial massage	2	<b>\$250 per person</b> combined limit for acupuncture, chinese medicine, exercise physiology & remedial massage	<ul style="list-style-type: none"> <li>Initial visit: \$44.3</li> <li>Subsequent visit: \$29.9</li> </ul>
✓ Speech therapy	2	<b>\$1,000 per person</b> combined limit for ante-natal/post-natal classes, blood glucose monitors, dietetics/dietary advice, non pbs pharmaceuticals, orthotics (podiatric orthoses), psychology, speech therapy & other services	<ul style="list-style-type: none"> <li>Initial visit: \$66.5</li> <li>Subsequent visit: \$33.6</li> </ul>

Health appliances and external prostheses, 2 mth waiting period, fixed benefits apply. - Pregnancy compression garments 2 mth waiting period, \$60 per garment Benefit replacement period of 24 mths. - Tens machines, 2 mth waiting period, hired device \$50 and purchased device \$100. Benefit replacement period of 36 mths. - Australian Breastfeeding Assoc. membership, 2 mth waiting period, \$50. - Breathing appliances, 12 month waiting period, fixed benefit applies. - Blood pressure monitor 24 months waiting period, fixed benefit applies. All services form part of the \$1,000 combined annual limit for antenatal, dietetics, psychology, speech therapy, non-PBS Pharmaceuticals. Provider recognition rules 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         |
| ✗ Eye therapy (orthoptics) | ✗ Hearing aids                          | ✗ Occupational therapy |
|                            |   | ✗ Vaccinations         |

**Other features of this general treatment cover:** Benefits for antenatal and postnatal services including birthing courses and lactation consultations with a midwife registered with LANCZ or in private practice. Plus benefits towards pregnancy compression garments, TENS machines and membership of the Australian Breastfeeding Association.

## Ambulance cover

Ambulance cover is provided by the State government for Queensland residents (<https://www.ambulance.qld.gov.au>). This includes cover whilst interstate.

## Insurer Details




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Call now  **132331**  
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