



**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:** One adult & dependants, including non-student dependants (2 or more people, only one of whom is an adult).

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.

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/QFZK1Y**

**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>

<b>✓ Dietetics/dietary advice</b>	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>
<b>✓ Endodontic</b>	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>
<b>✓ Exercise physiology*</b>	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>
<b>✓ General dental*</b>	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>
<b>✓ Major dental*</b>	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>
<b>✓ Non PBS pharmaceuticals</b>	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>
<b>✓ Optical</b>	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>
<b>✓ Orthodontic</b>	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>
<b>✓ Orthotics (podiatric orthoses)</b>	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>
<b>✓ Osteopathy</b>	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>
<b>✓ Physiotherapy</b>	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>
<b>✓ Podiatry</b>	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>
<b>✓ Psychology</b>	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>
<b>✓ Remedial massage</b>	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 \$1,000 per person**

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

- Initial visit: \$66.5
- Subsequent visit: \$33.6

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  
 Eye therapy (orthoptics)

Health management / Healthy lifestyle  
 Hearing aids

Home nursing  
 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 LCANZ 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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