

Treatment & waiting period (months)		Benefit limits per 12 months unless otherwise stated	Examples of maximum benefits
✓ Acupuncture	2	\$150 per person up to \$300 per policy combined limit for acupuncture, chinese medicine, exercise physiology & remedial massage	- Initial visit: \$31.8 - Subsequent visit: \$23.5
✓ Ante-natal/Post-natal classes	2	\$400 per person combined limit for ante-natal/post-natal classes, blood glucose monitors, dietetics/dietary advice, non pbs pharmaceuticals, psychology & speech therapy	- Initial visit: \$20 - Subsequent visit: \$20
✓ Blood glucose monitors	24	\$400 per person combined limit for ante-natal/post-natal classes, blood glucose monitors, dietetics/dietary advice, non pbs pharmaceuticals, psychology & speech therapy	Per monitor: 100% of charge
✓ Chinese medicine	2	\$150 per person up to \$300 per policy combined limit for acupuncture, chinese medicine, exercise physiology & remedial massage	- Initial visit: \$16 - Subsequent visit: \$16
✓ Chiropractic	2	\$300 per person combined limit for chiropractic, orthotics (podiatric orthoses), osteopathy, physiotherapy & podiatry	- Initial visit: \$38.2 - Subsequent visit: \$26.9

✓ Dietetics/dietary advice	2	\$400 per person combined limit for ante-natal/post-natal classes, blood glucose monitors, dietetics/dietary advice, non pbs pharmaceuticals, psychology & speech therapy	- Initial visit: \$48.1 - Subsequent visit: \$25.7
✓ Endodontic	12	\$400 per person combined limit for endodontic & major dental	Filling of one root canal: \$115.1
✓ Exercise physiology*	2	\$150 per person up to \$300 per policy combined limit for acupuncture, chinese medicine, exercise physiology & remedial massage	- Initial visit: \$16 - Subsequent visit: \$10
✓ General dental*	2	\$750 per person	- Fluoride treatment: \$13 - Scale & clean: \$43.6 - Surgical tooth extraction: \$93 - Periodic oral examination: \$22.5
✓ Major dental	12	\$400 per person combined limit for endodontic & major dental	Full crown veneered: \$500
✓ Non PBS pharmaceuticals	2	\$400 per person combined limit for ante-natal/post-natal classes, blood glucose monitors, dietetics/dietary advice, non pbs pharmaceuticals, psychology & speech therapy	Per eligible prescription: \$21
✓ Optical	6	\$200 per person up to \$500 per policy	- Multi-focal lenses & frames: 100% of charge - Single vision lenses & frames: 100% of charge
✓ Orthodontic	12	\$100 per person \$1,200 lifetime limit	Braces for upper & lower teeth, including removal plus fitting of retainer: 100% of charge
✓ Orthotics (podiatric orthoses)	2	\$300 per person combined limit for chiropractic, orthotics (podiatric orthoses), osteopathy, physiotherapy & podiatry	Orthotics supply & fit: 55% of charge
✓ Osteopathy	2	\$300 per person combined limit for chiropractic, orthotics (podiatric orthoses), osteopathy, physiotherapy & podiatry	- Initial visit: \$38.2 - Subsequent visit: \$26.9
✓ Physiotherapy	2	\$300 per person combined limit for chiropractic, orthotics (podiatric orthoses), osteopathy, physiotherapy & podiatry	- Initial visit: \$38.2 - Subsequent visit: \$30.5
✓ Podiatry	2	\$300 per person combined limit for chiropractic, orthotics (podiatric orthoses), osteopathy, physiotherapy & podiatry	- Initial visit: \$33.4 - Subsequent visit: \$26
✓ Psychology	0	\$400 per person combined limit for ante-natal/post-natal classes, blood glucose monitors, dietetics/dietary advice, non pbs pharmaceuticals, psychology & speech therapy	- Initial visit: \$102 - Subsequent visit: \$88.7
✓ Remedial massage	2	\$150 per person up to \$300 per policy combined limit for acupuncture, chinese medicine, exercise physiology & remedial massage	- Initial visit: \$37.8 - Subsequent visit: \$25.5

- ✓ **Speech therapy** 2 **\$400 per person**
- combined limit for ante-natal/post-natal classes, blood glucose monitors, dietetics/dietary advice, non pbs pharmaceuticals, psychology & speech therapy
 - Initial visit: \$59
 - Subsequent visit: \$33.9

Health appliances and external prostheses, 2 mth waiting period, fixed benefits apply. -Pregnancy compression garments 2 mth waiting period, \$50 per garment. -Tens machines, 2 mth waiting period, hired device \$40 and purchased device \$80. -Australian Breastfeeding Assoc. membership, 2 mth waiting period, \$40. -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 \$400 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

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|----------------------------|---|------------------------|
| ✗ 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 registered midwife in private practice. Plus benefits towards pregnancy compression garments, TENS machines and membership of the Australian Breastfeeding Association.

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
Growing Family 60 Extras Only

\$167.70 / month

(Before Rebate, Discount & Loading)

Available in VIC

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