Medibank Private Limited

Growing Family 70 Extras Only

$155.00 / 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 (3 or more people, only 2 of whom are adults).

Children (0 - 17), non-classified* dependant (18 - 20) and students (21 - 30), as well as persons with a disability who qualify as a child, non-classified* dependant and 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/I87/DGCK2D

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	**$250 per person up to $500 per policy** combined limit for acupuncture, chinese medicine, exercise physiology & remedial massage	• Initial visit: $36.2 • Subsequent visit: $34.6
✓ Ante-natal/Post-natal classes	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	• Initial visit: $30 • Subsequent visit: $30
✓ Blood glucose monitors	24	**$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	• Per monitor: 100% of charge
✓ Chinese medicine	2	**$250 per person up to $500 per policy** combined limit for acupuncture, chinese medicine, exercise physiology & remedial massage	• Initial visit: $21.5 • Subsequent visit: $21.5
✓ Chiropractic	2	**$600 per person** combined limit for chiropractic, osteopathy, physiotherapy & podiatry	• Initial visit: $49.8 • Subsequent visit: $35.4

✓ **Dietetics/dietary advice**	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	• Initial visit: $51.9 • Subsequent visit: $26.5
✓ **Endodontic**	12	**$800 per person** combined limit for endodontic & major dental	• Filling of one root canal: $137.9
✓ **Exercise physiology**	2	**$250 per person up to $500 per policy** combined limit for acupuncture, chinese medicine, exercise physiology & remedial massage	• Initial visit: $21.5 • Subsequent visit: $12
✓ **General dental***	2	**$1,000 per person**	• Fluoride treatment: $15 • Scale & clean: $62.1 • Surgical tooth extraction: $143.6 • Periodic oral examination: $41.9
✓ **Major dental**	12	**$800 per person** combined limit for endodontic & major dental	• Full crown veneered: $832.9
✓ **Non PBS pharmaceuticals**	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	• Per eligible prescription: $31
✓ **Optical**	6	**$225 per person up to $550 per policy**	• Multi-focal lenses & frames: 100% of charge • Single vision lenses & frames: 100% of charge
✓ **Orthodontic**	12	**$200 per person** $2,400 lifetime limit	• Braces for upper & lower teeth, including removal plus fitting of retainer: 100% of charge
✓ **Orthotics (podiatric orthoses)**	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	• Orthotics supply & fit: 70% of charge
✓ **Osteopathy**	2	**$600 per person** combined limit for chiropractic, osteopathy, physiotherapy & podiatry	• Initial visit: $49.8 • Subsequent visit: $35.4
✓ **Physiotherapy**	2	**$600 per person** combined limit for chiropractic, osteopathy, physiotherapy & podiatry	• Initial visit: $55.1 • Subsequent visit: $45.3
✓ **Podiatry**	2	**$600 per person** combined limit for chiropractic, osteopathy, physiotherapy & podiatry	• Initial visit: $39.2 • Subsequent visit: $32.2
✓ **Psychology**	0	**$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	• Initial visit: $123.62 • Subsequent visit: $102.37
✓ **Remedial massage**	2	**$250 per person up to $500 per policy** combined limit for acupuncture, chinese medicine, exercise physiology & remedial massage	• Initial visit: $53 • Subsequent visit: $41.4

✓ **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	• Initial visit: $68 • Subsequent visit: $39.6

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

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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Available in NT

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Private Health Information Statement is available from the Private Health Insurance Ombudsman website at https://privatehealth.gov.au/dynamic/Premium/PHIS/MBP/I87/DGCK2D