

**Medibank Private Limited**
Healthy Start Extras**\$78.80 / month**

(Before Rebate, Discount & Loading)

Available in VIC

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/I91/VGED20**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 extractions. Exercise physiology benefits are \$16.00 for individual consultations and \$10.00 for group consultations.

Treatment & waiting period (months)		Benefit limits per 12 months unless otherwise stated	Examples of maximum benefits
✓ Acupuncture	2	\$150 per person combined limit for acupuncture, chinese medicine, exercise physiology, optical, remedial massage & other services	- Initial visit: \$31.8 - Subsequent visit: \$23.5
✓ Chinese medicine	2	\$150 per person combined limit for acupuncture, chinese medicine, exercise physiology, optical, remedial massage & other services	- Initial visit: \$16 - Subsequent visit: \$16
✓ Chiropractic	2	\$500 per person combined limit for chiropractic, dietetics/dietary advice, endodontic, general dental, major dental, non pbs pharmaceuticals, osteopathy, physiotherapy, psychology & other services	- Initial visit: \$38.2 - Subsequent visit: \$26.9
✓ Dietetics/dietary advice	2	\$500 per person combined limit for chiropractic, dietetics/dietary advice, endodontic, general dental, major dental, non pbs pharmaceuticals, osteopathy, physiotherapy, psychology & other services	- Initial visit: \$48.1 - Subsequent visit: \$25.7
✓ Endodontic	12	\$500 per person combined limit for chiropractic, dietetics/dietary advice, endodontic, general dental, major dental, non pbs pharmaceuticals, osteopathy, physiotherapy, psychology & other services	Filling of one root canal: \$115.1

✓ Exercise physiology*	2	\$150 per person combined limit for acupuncture, chinese medicine, exercise physiology, optical, remedial massage & other services	- Initial visit: \$16 - Subsequent visit: \$10
✓ General dental*	2	\$500 per person combined limit for chiropractic, dietetics/dietary advice, endodontic, general dental, major dental, non pbs pharmaceuticals, osteopathy, physiotherapy, psychology & other services	- Fluoride treatment: \$13 - Scale & clean: \$43.6 - Surgical tooth extraction: \$93 - Periodic oral examination: \$22.5
✓ Major dental	12	\$500 per person combined limit for chiropractic, dietetics/dietary advice, endodontic, general dental, major dental, non pbs pharmaceuticals, osteopathy, physiotherapy, psychology & other services	Full crown veneered: \$500
✓ Non PBS pharmaceuticals	2	\$500 per person combined limit for chiropractic, dietetics/dietary advice, endodontic, general dental, major dental, non pbs pharmaceuticals, osteopathy, physiotherapy, psychology & other services	Per eligible prescription: \$21
✓ Optical	6	\$150 per person combined limit for acupuncture, chinese medicine, exercise physiology, optical, remedial massage & other services	- Multi-focal lenses & frames: 100% of charge - Single vision lenses & frames: 100% of charge
✓ Osteopathy	2	\$500 per person combined limit for chiropractic, dietetics/dietary advice, endodontic, general dental, major dental, non pbs pharmaceuticals, osteopathy, physiotherapy, psychology & other services	- Initial visit: \$38.2 - Subsequent visit: \$26.9
✓ Physiotherapy	2	\$500 per person combined limit for chiropractic, dietetics/dietary advice, endodontic, general dental, major dental, non pbs pharmaceuticals, osteopathy, physiotherapy, psychology & other services	- Initial visit: \$38.2 - Subsequent visit: \$30.5
✓ Psychology	0	\$500 per person combined limit for chiropractic, dietetics/dietary advice, endodontic, general dental, major dental, non pbs pharmaceuticals, osteopathy, physiotherapy, psychology & other services	- Initial visit: \$102 - Subsequent visit: \$88.7
✓ Remedial massage	2	\$150 per person combined limit for acupuncture, chinese medicine, exercise physiology, optical, remedial massage & other services	- Initial visit: \$37.8 - Subsequent visit: \$25.5

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 | ✗ Orthodontic |
| ✗ Audiology | ✗ Hearing aids | ✗ Orthotics (podiatric orthoses) |
| ✗ Blood glucose monitors | ✗ Home nursing | ✗ Podiatry |
| ✗ Eye therapy (orthoptics) | ✗ Occupational therapy | ✗ Speech therapy |
| | | ✗ Vaccinations |

Other features of this general treatment cover: Use your \$500 combined limit toward the services that are most important to you. Whether it's physio, dental or chiro you make the decision. You also get 100% back on an annual dental check, excluding x-rays, at a Members' Choice dentist and it doesn't count towards your annual limit.

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
Healthy Start Extras

\$78.80 / month

(Before Rebate, Discount & Loading)

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Call now  **132331**
Sponsor link

Medibank Private Limited

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