



**Medibank Private Limited**  
**Essential Extras 75**

**\$103.30 / 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/I96/VLSO20

**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 to surgical tooth extraction.

| Treatment & waiting period (months) |   | Benefit limits per 12 months unless otherwise stated                                                                | Examples of maximum benefits                                                                                                                                                                    |
|-------------------------------------|---|---------------------------------------------------------------------------------------------------------------------|-------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|
| ✓ Acupuncture                       | 2 | <b>\$100 per person</b><br>combined limit for acupuncture, chinese medicine, exercise physiology & remedial massage | <ul style="list-style-type: none"><li>Initial visit: \$37.4</li><li>Subsequent visit: \$27.7</li></ul>                                                                                          |
| ✓ Chinese medicine                  | 2 | <b>\$100 per person</b><br>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>\$450 per person</b><br>combined limit for chiropractic, osteopathy & physiotherapy                              | <ul style="list-style-type: none"><li>Initial visit: \$48.6</li><li>Subsequent visit: \$34.1</li></ul>                                                                                          |
| ✓ Exercise physiology*              | 2 | <b>\$100 per person</b><br>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>\$750 per person</b>                                                                                             | <ul style="list-style-type: none"><li>Fluoride treatment: \$16</li><li>Scale &amp; clean: \$51.2</li><li>Surgical tooth extraction: \$109.2</li><li>Periodic oral examination: \$26.5</li></ul> |
| ✓ Optical                           | 6 | <b>\$200 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>                                       |
| ✓ Osteopathy                        | 2 | <b>\$450 per person</b><br>combined limit for chiropractic, osteopathy & physiotherapy                              | <ul style="list-style-type: none"><li>Initial visit: \$48.6</li><li>Subsequent visit: \$34.1</li></ul>                                                                                          |

|                           |   |                                                                                                                     |                                                                                                        |
|---------------------------|---|---------------------------------------------------------------------------------------------------------------------|--------------------------------------------------------------------------------------------------------|
| ✓ <b>Physiotherapy</b>    | 2 | <b>\$450 per person</b><br>combined limit for chiropractic, osteopathy & physiotherapy                              | <ul style="list-style-type: none"><li>Initial visit: \$48.6</li><li>Subsequent visit: \$38.7</li></ul> |
| ✓ <b>Remedial massage</b> | 2 | <b>\$100 per person</b><br>combined limit for acupuncture, chinese medicine, exercise physiology & remedial massage | <ul style="list-style-type: none"><li>Initial visit: \$44.4</li><li>Subsequent visit: \$29.9</li></ul> |

**This policy does not include General treatment (Extras) cover for**

|                                 |                                         |                                  |
|---------------------------------|-----------------------------------------|----------------------------------|
| ✗ Ante-natal/Post-natal classes | ✗ Health management / Healthy lifestyle | ✗ Orthodontic                    |
| ✗ Audiology                     | ✗ Hearing aids                          | ✗ Orthotics (podiatric orthoses) |
| ✗ Blood glucose monitors        | ✗ Home nursing                          | ✗ Podiatry                       |
| ✗ Dietetics/dietary advice      | ✗ Major dental                          | ✗ Psychology                     |
| ✗ Endodontic                    | ✗ Non PBS pharmaceuticals               | ✗ Speech therapy                 |
| ✗ Eye therapy (orthoptics)      | ✗ Occupational therapy                  | ✗ Vaccinations                   |

**Other features of this general treatment cover:** Provides cover for commonly used services and 100% back up to your annual limit on eligible optical services. Annual limits apply to each person on the membership. Easy online and electronic claiming.

## 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



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Call now  **132331**  
Sponsor link

**Medibank Private Limited**

 <http://medibank.com.au>

 [ask\\_us@medibank.com.au](mailto:ask_us@medibank.com.au)

 **132331**

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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/196/VLSO20>