

**Medibank Private Limited**

Top Extras 75

\$229.90 / 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: 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/I98/VLVY1Y**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. Exercise physiology benefit is \$21.50 for individual consultations and \$12.00 for group consultations.

Treatment & waiting period (months)	Benefit limits per 12 months unless otherwise stated	Examples of maximum benefits
✓ Acupuncture 2	\$300 per person combined limit for acupuncture, chinese medicine, exercise physiology & remedial massage	<ul style="list-style-type: none"> Initial visit: \$37.4 Subsequent visit: \$27.7
✓ Blood glucose monitors 24	\$200 per person	<ul style="list-style-type: none"> Per monitor: 100% of charge
✓ Chinese medicine 2	\$300 per person combined limit for acupuncture, chinese medicine, exercise physiology & remedial massage	<ul style="list-style-type: none"> Initial visit: \$21.5 Subsequent visit: \$21.5
✓ Chiropractic 2	\$400 per person combined limit for chiropractic & osteopathy	<ul style="list-style-type: none"> Initial visit: \$48.6 Subsequent visit: \$34.1
✓ Dietetics/dietary advice 2	\$400 per person	<ul style="list-style-type: none"> Initial visit: \$48.1 Subsequent visit: \$30.2
✓ Endodontic 12	\$1,000 per person combined limit for endodontic & major dental	<ul style="list-style-type: none"> Filling of one root canal: \$135.1
✓ Exercise physiology*	\$300 per person combined limit for acupuncture, chinese medicine, exercise physiology & remedial massage	<ul style="list-style-type: none"> Initial visit: \$21.5 Subsequent visit: \$12

✓ Eye therapy (orthoptics)	2	\$400 per person	<ul style="list-style-type: none"> Initial visit: \$45 Subsequent visit: \$35
✓ General dental*	2	No annual limit	<ul style="list-style-type: none"> Fluoride treatment: \$16 Scale & clean: \$51.2 Surgical tooth extraction: \$109.2 Periodic oral examination: \$26.5
✓ Hearing aids	36	\$800 per person	<ul style="list-style-type: none"> Hearing aid: 100% of charge
✓ Major dental	12	\$1,000 per person	<ul style="list-style-type: none"> Full crown veneered: \$746.8 <p>combined limit for endodontic & major dental</p>
✓ Non PBS pharmaceuticals	2	\$400 per person	<ul style="list-style-type: none"> Per eligible prescription: \$31
✓ Occupational therapy	2	\$400 per person	<ul style="list-style-type: none"> Initial visit: \$45 Subsequent visit: \$32.8
✓ Optical	6	\$225 per person	<ul style="list-style-type: none"> Multi-focal lenses & frames: 100% of charge Single vision lenses & frames: 100% of charge
✓ Orthodontic*	12	\$800 per person \$2,400 lifetime limit	<ul style="list-style-type: none"> Braces for upper & lower teeth, including removal plus fitting of retainer: 100% of charge
✓ Orthotics (podiatric orthoses)	2	\$400 per person	<ul style="list-style-type: none"> Orthotics supply & fit: 75% of charge <p>combined limit for orthotics (podiatric orthoses) & podiatry</p>
✓ Osteopathy	2	\$400 per person	<ul style="list-style-type: none"> Initial visit: \$48.6 Subsequent visit: \$34.1 <p>combined limit for chiropractic & osteopathy</p>
✓ Physiotherapy	2	\$600 per person	<ul style="list-style-type: none"> Initial visit: \$48.6 Subsequent visit: \$38.7
✓ Podiatry	2	\$400 per person	<ul style="list-style-type: none"> Initial visit: \$39.3 Subsequent visit: \$30.6 <p>combined limit for orthotics (podiatric orthoses) & podiatry</p>
✓ Psychology	0	\$400 per person	<ul style="list-style-type: none"> Initial visit: \$113.71 Subsequent visit: \$94.17
✓ Remedial massage	2	\$300 per person	<ul style="list-style-type: none"> Initial visit: \$44.4 Subsequent visit: \$29.9 <p>combined limit for acupuncture, chinese medicine, exercise physiology & remedial massage</p>
✓ Speech therapy	2	\$400 per person	<ul style="list-style-type: none"> Initial visit: \$69.3 Subsequent visit: \$39.8

Health appliances and external prostheses 2 mth waiting period. Fixed benefits and various benefits replacement periods apply. \$400 annual limit. Breathing appliances (12mth waiting period) and Blood pressure monitors (24mth waiting period) 1 appliance every 36 months, shared annual limit with Blood glucose monitors. 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

✗ Ante-natal/Post-natal classes	✗ Health management / Healthy lifestyle	✗ Home nursing
✗ Audiology		✗ Vaccinations

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

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