



Medibank Private Limited

Top Extras 90

**\$175.60 / month**

(Before Rebate, Discount &amp; Loading)

Available in NSW &amp; ACT

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:** Only one person.

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/I99/NLWL10

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 \$27.00 for individual consultations and \$15.00 for group consultations. Orthodontics has a \$1000 opening balance then a top up of \$500 per year up to a \$3000 lifetime limit.

Treatment & waiting period (months)	Benefit limits per 12 months unless otherwise stated	Examples of maximum benefits
✓ Acupuncture	2 <b>\$400 per policy</b> combined limit for acupuncture, chinese medicine, exercise physiology & remedial massage	<ul style="list-style-type: none"> <li>Initial visit: \$41</li> <li>Subsequent visit: \$30</li> </ul>
✓ Blood glucose monitors	24 <b>\$250 per policy</b>	<ul style="list-style-type: none"> <li>Per monitor: 100% of charge</li> </ul>
✓ Chinese medicine	2 <b>\$400 per policy</b> combined limit for acupuncture, chinese medicine, exercise physiology & remedial massage	<ul style="list-style-type: none"> <li>Initial visit: \$27</li> <li>Subsequent visit: \$27</li> </ul>
✓ Chiropractic	2 <b>\$500 per policy</b> combined limit for chiropractic & osteopathy	<ul style="list-style-type: none"> <li>Initial visit: \$63.6</li> <li>Subsequent visit: \$44</li> </ul>
✓ Dietetics/dietary advice	2 <b>\$500 per policy</b>	<ul style="list-style-type: none"> <li>Initial visit: \$69.3</li> <li>Subsequent visit: \$38.2</li> </ul>
✓ Endodontic	12 <b>\$1,200 per policy</b> combined limit for endodontic & major dental	<ul style="list-style-type: none"> <li>Filling of one root canal: \$163.1</li> </ul>
✓ Exercise physiology*	2 <b>\$400 per policy</b> combined limit for acupuncture, chinese medicine, exercise physiology & remedial massage	<ul style="list-style-type: none"> <li>Initial visit: \$27</li> <li>Subsequent visit: \$15</li> </ul>
✓ Eye therapy (orthoptics)	2 <b>\$500 per policy</b>	<ul style="list-style-type: none"> <li>Initial visit: \$52.5</li> <li>Subsequent visit: \$42.5</li> </ul>

✓ General dental*	2	No annual limit	<ul style="list-style-type: none"> <li>Fluoride treatment: \$22</li> <li>Scale &amp; clean: \$66</li> <li>Surgical tooth extraction: \$159.2</li> <li>Periodic oral examination: \$36.4</li> </ul>
✓ Hearing aids	36	\$1,200 per policy	<ul style="list-style-type: none"> <li>Hearing aid: 100% of charge</li> </ul>
✓ Major dental	12	\$1,200 per policy	<ul style="list-style-type: none"> <li>Full crown veneered: \$1022.9</li> </ul> <p>combined limit for endodontic &amp; major dental</p>
✓ Non PBS pharmaceuticals	2	\$600 per policy	<ul style="list-style-type: none"> <li>Per eligible prescription: \$41</li> </ul>
✓ Occupational therapy	2	\$500 per policy	<ul style="list-style-type: none"> <li>Initial visit: \$78.9</li> <li>Subsequent visit: \$46.8</li> </ul>
✓ Optical	6	\$250 per policy	<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>
✓ Orthodontic*	12	\$1,000 per policy	<ul style="list-style-type: none"> <li>Braces for upper &amp; lower teeth, including removal plus fitting of retainer: 100% of charge</li> </ul>
✓ Orthotics (podiatric orthoses)	2	\$500 per policy	<ul style="list-style-type: none"> <li>Orthotics supply &amp; fit: 90% of charge</li> </ul> <p>combined limit for orthotics (podiatric orthoses) &amp; podiatry</p>
✓ Osteopathy	2	\$500 per policy	<ul style="list-style-type: none"> <li>Initial visit: \$63.6</li> <li>Subsequent visit: \$44</li> </ul> <p>combined limit for chiropractic &amp; osteopathy</p>
✓ Physiotherapy	2	\$700 per policy	<ul style="list-style-type: none"> <li>Initial visit: \$58.1</li> <li>Subsequent visit: \$48.5</li> </ul>
✓ Podiatry	2	\$500 per policy	<ul style="list-style-type: none"> <li>Initial visit: \$51</li> <li>Subsequent visit: \$41.2</li> </ul> <p>combined limit for orthotics (podiatric orthoses) &amp; podiatry</p>
✓ Psychology	0	\$500 per policy	<ul style="list-style-type: none"> <li>Initial visit: \$160.77</li> <li>Subsequent visit: \$139.8</li> </ul>
✓ Remedial massage	2	\$400 per policy	<ul style="list-style-type: none"> <li>Initial visit: \$58.4</li> <li>Subsequent visit: \$39.4</li> </ul> <p>combined limit for acupuncture, chinese medicine, exercise physiology &amp; remedial massage</p>
✓ Speech therapy	2	\$500 per policy	<ul style="list-style-type: none"> <li>Initial visit: \$99.4</li> <li>Subsequent visit: \$46.1</li> </ul>

Health appliances and external prostheses 2 mth waiting period. Fixed benefits and various benefits replacement periods apply. \$500 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  
✗ Audiology

✗ Health management / Healthy lifestyle

✗ Home nursing  
✗ Vaccinations

**Other features of this general treatment cover:** One of Medibank's top extras covers with generous annual limits that apply to each person covered on the membership. Easy online and electronic claiming.

## Ambulance cover

In NSW & ACT 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**

Top Extras 90

**\$175.60 / month**

(Before Rebate, Discount & Loading)

Available in NSW & ACT

Call now 132331  
Sponsor link

**Medibank Private Limited**

⊕ <http://medibank.com.au>  
✉ [ask\\_us@medibank.com.au](mailto:ask_us@medibank.com.au)  
📞 132331

**Disclaimer:** This document is not a Private Health Information Statement (PHIS), and it is not intended to replace that document. The details contained in the **healthslips.com.au Policy Information** was provided by the insurer to the Australian Government. It is intended as general information. It may not take into account your circumstances. For further information contact the insurer. Information used is Licensed from the Commonwealth of Australia under a Creative Commons 3.0 licence.

Private Health Information Statement is available from the Private Health Insurance Ombudsman website at <https://privatehealth.gov.au/dynamic/Premium/PHIS/MBP/I99/NLWL10>