

**Medibank Private Limited**

Top Extras 90

**\$317.40 / month**

(Before Rebate, Discount &amp; Loading)

Available in QLD

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/I99/QLWW1Y****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 person</b> combined limit for acupuncture, chinese medicine, exercise physiology & remedial massage	<ul style="list-style-type: none"> <li>Initial visit: \$47.9</li> <li>Subsequent visit: \$38</li> </ul>
✓ Blood glucose monitors 24	<b>\$250 per person</b>	<ul style="list-style-type: none"> <li>Per monitor: 100% of charge</li> </ul>
✓ Chinese medicine 2	<b>\$400 per person</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 person</b> combined limit for chiropractic & osteopathy	<ul style="list-style-type: none"> <li>Initial visit: \$56.5</li> <li>Subsequent visit: \$40.6</li> </ul>
✓ Dietetics/dietary advice 2	<b>\$500 per person</b>	<ul style="list-style-type: none"> <li>Initial visit: \$63.3</li> <li>Subsequent visit: \$39.6</li> </ul>
✓ Endodontic 12	<b>\$1,200 per person</b> combined limit for endodontic & major dental	<ul style="list-style-type: none"> <li>Filling of one root canal: \$201</li> </ul>

✓ <b>Exercise physiology*</b>	2	<b>\$400 per person</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>
✓ <b>Eye therapy (orthoptics)</b>	2	<b>\$500 per person</b>	<ul style="list-style-type: none"> <li>Initial visit: \$52.5</li> <li>Subsequent visit: \$42.5</li> </ul>
✓ <b>General dental*</b>	2	<b>No annual limit</b>	<ul style="list-style-type: none"> <li>Fluoride treatment: \$19.4</li> <li>Scale &amp; clean: \$66.8</li> <li>Surgical tooth extraction: \$150.1</li> <li>Periodic oral examination: \$34.9</li> </ul>
✓ <b>Hearing aids</b>	36	<b>\$1,200 per person</b>	<ul style="list-style-type: none"> <li>Hearing aid: 100% of charge</li> </ul>
✓ <b>Major dental</b>	12	<b>\$1,200 per person</b> combined limit for endodontic & major dental	<ul style="list-style-type: none"> <li>Full crown veneered: \$1022.9</li> </ul>
✓ <b>Non PBS pharmaceuticals</b>	2	<b>\$600 per person</b>	<ul style="list-style-type: none"> <li>Per eligible prescription: \$41</li> </ul>
✓ <b>Occupational therapy</b>	2	<b>\$500 per person</b>	<ul style="list-style-type: none"> <li>Initial visit: \$67.6</li> <li>Subsequent visit: \$45.4</li> </ul>
✓ <b>Optical</b>	6	<b>\$250 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>
✓ <b>Orthodontic*</b>	12	<b>\$1,000 per person</b> \$3,000 lifetime limit	<ul style="list-style-type: none"> <li>Braces for upper &amp; lower teeth, including removal plus fitting of retainer: 100% of charge</li> </ul>
✓ <b>Orthotics (podiatric orthoses)</b>	2	<b>\$500 per person</b> combined limit for orthotics (podiatric orthoses) & podiatry	<ul style="list-style-type: none"> <li>Orthotics supply &amp; fit: 90% of charge</li> </ul>
✓ <b>Osteopathy</b>	2	<b>\$500 per person</b> combined limit for chiropractic & osteopathy	<ul style="list-style-type: none"> <li>Initial visit: \$56.5</li> <li>Subsequent visit: \$40.6</li> </ul>
✓ <b>Physiotherapy</b>	2	<b>\$700 per person</b>	<ul style="list-style-type: none"> <li>Initial visit: \$59.7</li> <li>Subsequent visit: \$50.1</li> </ul>
✓ <b>Podiatry</b>	2	<b>\$500 per person</b> combined limit for orthotics (podiatric orthoses) & podiatry	<ul style="list-style-type: none"> <li>Initial visit: \$50.2</li> <li>Subsequent visit: \$40.4</li> </ul>
✓ <b>Psychology</b>	0	<b>\$500 per person</b>	<ul style="list-style-type: none"> <li>Initial visit: \$135.35</li> <li>Subsequent visit: \$117.7</li> </ul>
✓ <b>Remedial massage</b>	2	<b>\$400 per person</b> combined limit for acupuncture, chinese medicine, exercise physiology & remedial massage	<ul style="list-style-type: none"> <li>Initial visit: \$58.4</li> <li>Subsequent visit: \$39.4</li> </ul>
✓ <b>Speech therapy</b>	2	<b>\$500 per person</b>	<ul style="list-style-type: none"> <li>Initial visit: \$87.7</li> <li>Subsequent visit: \$44.4</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	✗ Health management / Healthy lifestyle	✗ Home nursing
✗ Audiology		✗ 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

Ambulance cover is provided by the State government for Queensland residents (<https://www.ambulance.qld.gov.au>). This includes cover whilst interstate.

## Insurer Details

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**\$317.40 / month**

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Available in QLD

Call now **132331**  
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**Medibank Private Limited**

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