



Your guide to

# **black 50 saver**

50% back on included extras.  
Because we like easy maths.

# Extras cover

With ahm black 50 saver it's about you and your teeth. Including benefits towards routine dental, physio, chiro and osteo to keep you feeling good.



## 50% back on included extras up to your annual limits

The best bit - we let you choose which providers you can claim your included extras from, as long as they are legally qualified to practise in Australia and have been recognised by ahm.



## Unlimited emergency ambulance

Includes emergency transport to hospital due to a sudden or unexpected event (1 day waiting period applies). Excludes transport covered by a state scheme or ambulance subscription and non-emergency transport eg. transport from hospital to home.

Tas and Qld residents are covered by their state schemes.

### What is a Waiting Period?

This is the set amount of time you must wait before you can receive benefits for a service included in your cover. If you switch to us from another private health insurer or change to a different cover with us, we'll generally recognise any waiting periods you've already served for comparable extras.

## Included extras

Annual limits apply and reset every financial year.

Service	Item number	Benefit	Annual Limits	Waiting Period
<b>Routine dental*</b> (most common listed)			This cover includes no gap dental check-ups at select dentists. Learn more at <a href="http://ahm.com.au/nogap">ahm.com.au/nogap</a>	
Comprehensive examination	011	50%	\$400 per person \$800 per family	2 months
Periodic examinations	012			
Topical fluoride application	121			
Clean and polish	111			
Scale and clean	114			
Non-surgical extraction	311			
Surgical extraction	324			


\* We'll only pay benefits towards dental treatments that are delivered in person and by a recognised provider.


Service	Benefit	Annual Limits	Waiting Period
<b>Therapies</b>			
<b>Physiotherapy</b>	50%	\$300 per person \$600 per family	2 months
Initial consultation Max. 1 per person per financial year.			
Subsequent consultation			
Group or class (hydrotherapy, antenatal and rehabilitation) All classes must be provided by an ahm recognised physiotherapist.			
<b>Chiropractic</b>			
Initial consultation Max. 1 per person per financial year.			
Subsequent consultation			
<b>Osteopathy</b>			
Initial consultation Max. 1 per person per financial year.			
Subsequent consultation			

# Got questions? We're here to help


You can find out more information in our Member Guide at [ahm.com.au/forms-guides](https://ahm.com.au/forms-guides) - it's full of health insurance goodness.


## Monday to Friday

 Chat at [ahm.com.au](https://ahm.com.au)

 Call 134 246  
8am - 7pm Monday to Friday (AEDT)

## or ask anytime

 [facebook.com/ahm.health.insurance](https://facebook.com/ahm.health.insurance)

 [@ahmhealth](https://twitter.com/ahmhealth)

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