



Your guide to

black 50 saver

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



Extras

With ahm black 50 saver it's about you and your teeth. Including cover for 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
Routine dental (most common listed)			This cover includes no gap dental check-ups at select Pacific Smiles Dental Centres. Learn more at ahm.com.au/nogap	
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			

Service	Benefit	Annual Limits	Waiting Period
 Therapies			
Physiotherapy	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, pilates and rehabilitation) All classes must be provided by an ahm recognised physiotherapist.			
Chiropractic			
Initial consultation Max. 1 per person per financial year.			
Subsequent consultation			
Osteopathy			
Initial consultation Max. 1 per person per financial year.			
Subsequent consultation			

Got questions? We're here to help

Now that you've read this guide make sure to save a copy. You can find out more information in our Member Guide - it's full of health insurance goodness, download a copy at ahm.com.au/forms-guides

Monday to Friday



Chat at ahm.com.au



Call 134 246

or ask anytime



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