



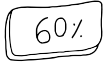
Your guide to

# **black 60**

60% back on included extras. That's extra nice.

# Extras cover

With ahm black 60 it's about you, your teeth and your eyes. Including dental and therapies such as physio and remedial massage to keep you feeling good.



## 60% 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, ambulance subscription and non-emergency transport eg. transport from hospital to home.

Tas and Qld residents are covered by their state schemes.



## 100% back on optical

Frames, prescription lenses and contact lenses included.

For scripted sight correcting products only.

### 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 Limit	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	60%	\$650 per person \$1,300 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	Item number	Benefit	Annual Limit	Waiting Period
<b>Complex dental*</b>				
Preparation of one root canal	415	60%	\$600 per person \$1,200 per family	12 months
Filling of one root canal	417			
<b>Major dental*</b> Excludes dentures, partial plates and orthodontics.				
Full crown - non-metallic	613			
Full crown - veneered	615			
Bridge pontic - indirect	643			
<b>Therapies</b>				
Remedial massage		60%	\$200 per person \$400 per family	2 months
<b>Physiotherapy</b>				
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				
<b>Optical</b>				
Frames, prescription lenses and contact lenses Only payable on scripted sight correcting products.		100%	\$200 per person \$400 per family	6 months


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

# 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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