



Your guide to

black 60

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



Extras

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 or 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
 Routine dental (most common listed)				
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			

Service	Item number	Benefit	Annual Limit	Waiting Period
 Complex dental				
Preparation of one root canal	415	60%	\$600 per person \$1,200 per family	12 months
Filling of one root canal	417			
 Major dental Excludes dentures, partial plates and orthodontics.				
Full crown - non-metallic	613			
Full crown - veneered	615			
Bridge pontic - indirect	643			
 Therapies				
Physiotherapy		60%	\$350 per person \$700 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				
Natural therapies		\$200 per person \$400 per family		
Remedial massage				
 Optical				
Frames, prescription lenses and contact lenses Only payable on scripted sight correcting products.		100%	\$200 per person \$400 per family	6 months

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/downloads

Monday to Friday



Chat at ahm.com.au



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