



Your guide to

black 70

70% back on included extras.

Talk about a fund with benefits.



Extras

With ahm black 70 it's about you and your teeth. Including benefits towards routine dental, physio, chiro and osteo to keep you feeling good.



70% 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 Limits	Waiting Period
Dental				
Routine dental (most common listed)		This cover includes no gap dental check-ups at select dentists. Learn more at ahm.com.au/nogap		
Comprehensive examination	011	70%	\$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	70%	\$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		70%	\$350 per person \$700 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.				
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


Service	Benefit	Annual Limit	Waiting Period	
Health improvement benefits (some conditions may apply, see the Member Guide for more information) 📄 Means you'll need to complete a 'Health improvement benefit approval form' to claim on this service, download at ahm.com.au/forms				
Quit smoking		70%	\$200 per person \$400 per family	2 months
Per course				
Per item for nicotine replacement therapy such as patches, gum, lozenges, inhalers				
Disease management association fees				
Per association (asthma, diabetes, heart, arthritis, colitis, coeliac, ostomy, Crohn's disease, Australian Breastfeeding Association fees)				
Cancer Council UV products				
Per item (sunscreen, swimwear, hats and sunglasses)				
Stress management courses				
Per course				
Preventative tests, scans and screenings				
Per test (mammograms, skin cancer screenings, bowel cancer tests and scans, bone mineral density tests)				
Health checks				
Per check (doctor's health checks, Healthy Heart check)				
Exercise classes 📄				
Per class/course				

Got questions? We're here to help


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

Monday to Friday

 Chat at ahm.com.au

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

or ask anytime

 facebook.com/ahm.health.insurance

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

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