



Your guide to

black 70

70% back on extras. Talk about a fund with benefits.



Extras

With ahm black 70 it's about you, your teeth and your eyes. As well as therapies such as physio and remedial massage 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 Limit | Waiting Period |
|--|-------------|---------|--|----------------|
| Dental | | | | |
| This cover includes no gap dental check-ups at select dentists. Learn more at ahm.com.au/nogap | | | | |
| Routine Dental (most common listed) | | 70% | \$650 per person \$1,300 per family | 2 months |
| Comprehensive examination | 011 | | | |
| 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 | | 70% | \$600 per person \$1,200 per family | 12 months |
| Preparation of one root canal | 415 | | | |
| 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, 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 |

| Service | Benefit | Annual Limit | Waiting Period | | | |
|---|---------|--------------------------------------|----------------|--|--|--|
| <div style="display: flex; justify-content: space-between;"> <div data-bbox="64 119 604 167">  Health improvement benefits <small>(some conditions may apply, see the Member Guide for more information)</small> </div> <div data-bbox="632 119 1064 167">  <small>'Means you'll need to complete a 'Health Improvement Benefit Approval Form' to claim on this service, download at ahm.com.au/forms</small> </div> </div> | | | | | | |
| Quit smoking | | | | | | |
| Per course | 70% | \$200 per person \$400 per family | 2 months | | | |
| 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

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 at ahm.com.au/forms-guides

Monday to Friday



Chat at ahm.com.au



Call 134 246

or ask anytime



facebook.com/ahm.health.insurance



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

