



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
<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	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			

\* 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	70%	\$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		70%	\$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.


Service	Benefit	Annual Limit	Waiting Period
<b>Health improvement benefits</b> (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 <a href="https://ahm.com.au/forms">ahm.com.au/forms</a>	
<b>Quit smoking</b>		70%  \$200 per person \$400 per family	2 months
Per course			
Per item for nicotine replacement therapy such as patches, gum, lozenges, inhalers			
<b>Disease management association fees</b>			
Per association (asthma, diabetes, heart, arthritis, colitis, coeliac, ostomy, Crohn's disease, Australian Breastfeeding Association fees)			
<b>Cancer Council UV products</b>			
Per item (sunscreen, swimwear, hats and sunglasses)			
<b>Stress management courses</b>			
Per course			
<b>Preventative tests, scans and screenings</b>			
Per test (mammograms, skin cancer screenings, bowel cancer tests and scans, bone mineral density tests)			
<b>Health checks</b>			
Per check (doctor's health checks, Healthy Heart check)			
<b>Exercise classes</b> 			
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](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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