



Your guide to

# black 70 plus

70% back on even more extras. If you want to go the extra mile.



# Extras

With ahm black 70 plus 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 e.g. 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>Dental</b>				
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>				
<b>Routine Dental</b> (most common listed)				
Comprehensive examination	011	70%	\$700 per person \$1,400 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
<b>Complex dental</b>		70%	\$750 per person \$1,500 per family	12 months
Preparation of one root canal	415			
Filling of one root canal	417			
<b>Major dental</b> Excludes orthodontics.				
Full crown – non-metallic	613			
Full crown – veneered	615			
Bridge pontic – indirect	643			
<b> Therapies</b>				
<b>Physiotherapy</b>		70%	\$400 per person \$800 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.				
<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>Natural therapies</b>		\$250 per person \$500 per family		
Remedial massage, Acupuncture and Exercise physiology				
<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

Service	Benefit	Annual Limit	Waiting Period
<b>Pharmacy</b> General items such as hormonal implants, contraceptives for medical reasons, preventative/travel vaccines Excludes PBS scripts, over the counter medicines, vitamin and herbal medicines.	70%	\$350 per person \$700 per family	2 months
<b>Psychology</b> Service must be provided by an ahm recognised psychologist.	70%	\$250 per person \$500 per family	None
Initial consultation Max. 1 per person per financial year.			
Subsequent consultation			
Group consultation			
<b>Hypnotherapy</b> Service must be provided by an ahm recognised psychologist.			
Initial consultation Max. 1 per person per financial year.			2 months
Subsequent consultation			
<b>Podiatry</b>			
Initial consultation Max. 1 per person per financial year.			
Subsequent consultation			
Casting			
Podiatric surgery (not in hospital)	12 months		
<b>Orthotics and orthopaedic shoes</b> Purchase must be from an ahm recognised podiatrist or orthopaedic supplier (excludes sporthotics and formthotics)	2 months		
<b>Diet and nutrition</b>  Means you'll need to complete a 'Health Improvement Benefit Approval Form' to claim on this service, download at <a href="http://ahm.com.au/forms">ahm.com.au/forms</a>			
<b>Dietitian and nutritionist</b>	70%	\$250 per person \$500 per family	2 months
Initial consultation Maximum 1 per person per financial year.			
Subsequent consultation			
<b>Weight Loss</b> 			
Per class/course Some conditions may apply, see the Member Guide for more information.			

Service	Benefit	Annual Limit	Waiting Period
<div style="display: flex; justify-content: space-between;"> <div data-bbox="64 119 604 167">  <b>Health improvement benefits</b>  <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 <a href="http://ahm.com.au/forms">ahm.com.au/forms</a></small> </div> </div>			
<b>Quit smoking</b>			
Per course	70%	\$250 per person \$500 per family	2 months
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			
<b>Swimming lessons (for ages 0 - 17 years)</b> 			
Per lesson/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](https://ahm.com.au/forms-guides)

### Monday to Friday



Chat at [ahm.com.au](https://ahm.com.au)



Call 134 246

### or ask anytime



[facebook.com/ahm.health.insurance](https://facebook.com/ahm.health.insurance)



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

