



Your guide to

black+white boost

Plenty of hospital and extra extras



Hospital

What's included

You can claim benefits towards thousands of procedures in a private or public hospital. Below are some of the most common ones.

What we pay towards included services:

- theatre fees and hospital accommodation in a private or shared room.
- accident override - this is cover towards hospital treatment, including rehabilitation, required as the result of an accident that occurred after joining this cover.
- surgically implanted prostheses up to the minimum benefit listed on the Federal Government's Prostheses List.
- doctors' fees for in-hospital medical services.
- GapCover for participating doctors', specialists' and surgeons' medical fees. See our section on GapCover for more info on possible out-of-pocket expenses.
- speech processor and insulin pump replacements - benefits are paid in accordance with the minimum benefits listed on the Federal Government's Prostheses List.


 For more info see the Member Guide ahm.com.au/forms-guides

Ambulance Services

Unlimited cover for medically necessary ambulance trips to the nearest hospital able to provide the level of care you require. Tas and Qld residents are covered by their state schemes.



-  Accidents
-  All joint investigations and reconstructions
-  Colonoscopies
-  Grommets in ears
-  Gynaecological procedures
-  Removal of appendix
-  Removal of tonsils and adenoids
-  Surgical removal of wisdom teeth (hospital charges only)
-  All other in-hospital services that are not restricted or excluded (where Medicare pays a benefit)





-  TENS machine
Hire: \$40 benefit, limit of 1 per person per financial year.
Purchase: \$60 benefit, limit of 1 per person every 3 financial years.

What's restricted

We'll partially cover costs of the below 'restricted services'. These are for services in a public hospital as a private patient with your choice of doctor. The full cost of services won't be covered and you may have large out-of-pocket expenses.

What we pay towards restricted services:

- shared accommodation at a public hospital or a reduced level of accommodation benefits at a private hospital.
- surgically implanted prostheses up to the minimum benefit listed on the Federal Government's Prostheses List.
- doctors' fees for in-hospital medical services.
- GapCover for participating doctors', specialists' and surgeons' medical fees. See our section on GapCover for more info on possible out-of-pocket expenses.

-  Obstetrics-related services
-  Palliative care
-  Psychiatric services
-  Rehabilitation














What's excluded

For these excluded services the cost of treatment won't be covered at all.

Just a heads up:

There are some other procedures, charges and items that we don't pay benefits for because they aren't covered by Medicare or listed on the Medicare Benefits Schedule (MBS).

 For more info see the Member Guide ahm.com.au/forms-guides

-  All joint replacements
-  Major eye surgery
-  Assisted reproductive services (such as IVF and GIFT)
-  Heart-related procedures
-  Renal dialysis
-  Spinal fusion surgery
-  Contraceptive procedures and vasectomy
-  Hysterectomy
-  Nerve pain treatment
-  Vascular and varicose vein surgery
-  Plastic and reconstructive surgery
-  Weight loss surgery
-  Services not covered by Medicare (including cosmetic treatment)

Excess explained

Excess is the amount you pay towards your hospital admission (same-day or overnight), often at the time of your admission, before we pay any benefits.

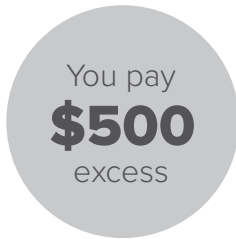
Excess levels available on this product are \$500 per person (up to a maximum of \$1,000 per couple / family) and \$750 per person (up to a maximum of \$1,500 per couple / family). Excess applies per member, per Membership Year.

Membership Year is the annual period commencing on the date that you join an ahm hospital cover, or change to a new ahm cover for hospital treatment, and renews every year on that date.

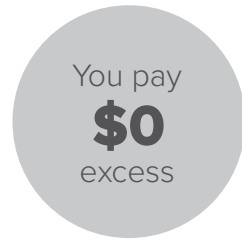
Don't forget you won't pay an excess for Dependants on this product.

Here's an example of \$500 excess level:

Your first hospital admission



Next and ongoing hospital admissions
in the same Membership Year



There might be a gap...

The benefit we pay towards medical services is based on the Medicare Benefits Schedule (MBS). If a service is listed on the MBS and included on your cover, Medicare will pay 75% of the MBS fee and we'll pay 25%.

A doctor may choose to charge more than the MBS fee. This may leave you with an out-of-pocket expense you have to pay. This is the 'medical gap'.

Before you book your treatment:

- to limit medical gaps, check with your doctor to see if they will participate in GapCover before agreeing to treatment. You can search for doctors who have previously registered for GapCover at ahm.com.au/find-a-doctor
- call us to ask about the benefits you can expect to receive and any out-of-pocket expenses you might incur
- confirm any out-of-pocket expenses with your hospital and doctors before admission.

Accident Override

Accident Override means that services which are normally partially covered or not covered will be treated as Included services where you require hospital treatment as the result of an accident that occurred after joining this cover.

Benefits are payable for the initial and ongoing hospital treatment for injuries resulting from the accident covered by ahm under Accident Override.

What is GapCover?

GapCover is designed to help reduce or remove the medical gap so that you pay less for your treatment or nothing at all. If your doctor chooses to participate in GapCover, we'll provide benefits up to an agreed fee and then you'll have to pay any difference.

Under GapCover, the maximum gap that you'll have to pay is \$500 per claiming provider (i.e. doctor's account).

GapCover doesn't apply to diagnostic services such as blood tests, x-rays and ultrasounds.

This means...

We'll help cover the hospital costs if you get injured in an accident after joining us. Please note that we won't pay benefits towards services that aren't covered by Medicare, even if they're required as the result of an accident.

Hospital waiting periods

This is a set amount of time you must wait before you can receive benefits for a service included on your cover. A waiting period applies when you first join or re-join after some time without health insurance, change to a higher level of cover, get cover for additional services or increase your limits.

There are also waiting periods on your extras, but let's talk about that in the extras section.

1
day

- Hospital treatment as a result of an accident that occurred after joining this cover
- Ambulance Services

2
months

- Hospital treatment (where there are no pre-existing conditions)
- Rehabilitation, psychiatric services and palliative care (regardless of whether the condition is pre-existing)

12
months

- Pre-existing conditions
- Obstetrics related services
- Speech processor and insulin pump replacements
- TENS machine hire or purchase

Pre-existing condition...please explain

This is any kind of condition, illness or ailment that you had the signs or symptoms of (in the opinion of ahm's appointed Medical Practitioner) in the 6 months before you joined private health insurance or changed your cover.



Before any hospital visit call us on **134 246** to make sure you're covered.

Extras! Extras! Read all about them...on the next page.



Extras

With ahm black+white boost you get one flexi limit to spend across all of your included extras each financial year AND a separate optical limit.



\$900
flexi limit

+



\$200
optical limit

Extras waiting periods

Like hospital cover, waiting periods on extras are 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 per person and reset every financial year.





Service	Item number	Benefit	Waiting Period
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 ¹	011	\$30.00	2 months
Periodic examination ¹	012	\$30.00	
Topical fluoride application ²	121	\$18.00	
Clean and polish ³	111	\$33.65	
Scale and clean ³	114	\$50.00	
Non-surgical extraction	311	\$65.30	
Surgical extraction	324	\$160.15	

¹ These services have a combined limit of 2 services per person per financial year

² Maximum 2 services per person per financial year

³ These services have a combined limit of 3 services per person per financial year

Service	Item number	Benefit	Waiting Period	
Complex dental				
Preparation of one root canal	415	\$131.60	12 months	
Filling of one root canal	417	\$119.55		
Therapies				
Physiotherapy				
Initial consultation Max. 1 per person per financial year.		\$37	2 months	
Subsequent consultation		\$30		
Group or class (hydrotherapy, antenatal and rehabilitation) All classes must be provided by an ahm recognised physiotherapist.		\$16		
Chiropractic				
Initial consultation (max. 1 per person per financial year)		\$35		
Subsequent consultation		\$28		
Osteopathy				
Initial consultation Max. 1 per person per financial year.		\$37		
Subsequent consultation		\$30		
Natural therapies				
Remedial massage, acupuncture, Chinese medicine (consultation only)		\$20		
Hypnotherapy Service must be provided by an ahm recognised psychologist.				
Initial consultation Max. 1 per person per financial year.		\$71		
Subsequent consultation		\$45		
Group hypnotherapy consultation		\$45		
Speech therapy				
Initial consultation Max. 1 per person per financial year.		\$50		
Subsequent consultation		\$26		

Service	Benefit	Waiting Period
Diet and nutrition		
 Means you'll need to complete a 'Health improvement benefit approval form' to claim on this service, download at ahm.com.au/forms		
Dietitian and nutritionist		2 months
Initial consultation Max. 1 per person per financial year.	\$32	
Subsequent consultation	\$25	
Weight loss 		
Some conditions may apply, see the Member Guide for more info.		
Per class/course	\$8/\$80	
Health improvement benefits (some conditions may apply, see the Member Guide for more info)		
Quit smoking		2 months
Per course	\$85	
Per item for nicotine replacement therapy (e.g. patches, gum, lozenges, inhalers)	\$40	
Disease management association fees		
Per association (asthma, diabetes, heart, arthritis, colitis, coeliac, ostomy, Crohn's disease, Australian Breastfeeding Association fees)	\$40	
Cancer Council UV products		
Per item (sunscreen, swimwear, hats and sunglasses)	\$40	
Stress management courses		
Per course	\$80	
Preventative tests, scans and screenings		
Per test (mammograms, skin cancer screenings, bowel cancer tests and scans, bone mineral density tests)	Up to \$52	
Health checks		
Per check (doctor's health checks, Healthy Heart check)	\$40	
Exercise classes 		
Per class/course	\$12/\$250	
Swimming lessons (for ages 0 - 17 years) 		
Per lesson/course	\$8/\$250	

Service	Benefit	Waiting Period
Prenatal and postnatal services and birthing courses (must be provided by a registered midwife)		
Consultations and classes	\$25	2 months
Birthing courses	\$120	
Lactation consultant	\$25	
Pregnancy compression garments Max. 2 garments per financial year. Must be approved by the Therapeutic Goods Administration (TGA).	\$50	
Psychology (service must be provided by an ahm recognised psychologist)		
Initial consultation Max. 1 per person per financial year.	\$71	None
Subsequent consultation	\$45	
Group psychology consultation	\$45	
Pharmacy		
General items such as hormonal implants, contraceptives for medical reasons, preventative/travel vaccines Excludes PBS scripts, over the counter medicines, vitamin and herbal medicines.	Up to \$50 each item above the general patient PBS amount	2 months


Your separate optical limit


Service	Benefit	Annual limit	Waiting Period
Optical			
Frames, prescription lenses and contact lenses Only payable on scripted sight correcting products.	100%	\$200	6 months

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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