

ahm
health insurance



You're good.

Your guide to choosable 60 teeth / wellbeing / muscle & bone

Your extras, your choice

Insurance just got good-er with our most flexible extras cover ever.



The choice is yours

With choosable extras, your extras are your choice. You start with the base bundle – teeth and emergency ambulance – and then choose the extras bundles you need. Better yet, you can choose how you use the services in each bundle and even choose to switch out your added bundles when your needs change!

Bundle limits and waiting periods apply.



Unlimited emergency ambulance

Your choosable extras cover includes 100% back for bills on emergency ambulance transport to hospital due to a sudden or unexpected event (1 day waiting period applies). It excludes transport covered by a state scheme or ambulance subscription and non-emergency transport, e.g. transport from hospital to home.

Tasmania and Queensland residents are covered by their state schemes.



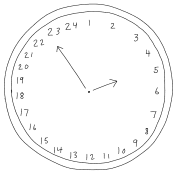
No surprises

You'll get 60% back for bills on included services, up to your bundle limits. The best bit is - we let you choose which providers you can claim your included extras from, as long as they're legally qualified to practise in Australia and have been recognised by ahm.

Waiting periods apply.

Included extras

We've put everything included in your choice of bundles on the following pages. Nice! Please note, waiting periods and bundle, family and lifetime limits apply. Bundle and family limits reset every financial year.



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.

Benefits paid under your previous cover will be taken into account in determining the benefits payable under your ahm cover.



What is a bundle limit?

A bundle limit is the maximum amount of benefits we pay across all of the services included in that bundle, within a financial year. Bundle limits are subject to per person, family and lifetime limits.

It's completely up to you how you use the services included in the bundle. Have our teeth bundle, and need fillings or a crown? No worries! Just put your bundle limit towards what you need.

Bundle limits do not apply to unlimited emergency ambulance.

teeth



Service	Item Number	Waiting Period	Bundle Limit
Routine dental* (most common listed)			teeth bundle limit \$800 per person, \$1,600 per family
This cover includes no gap dental check-ups at select dentists. Learn more at ahm.com.au/nogap			
Comprehensive examination	011	2 month waiting period	
Periodic examination	012		
Topical fluoride application	121		
Clean and polish	111		
Scale and clean	114		
Non-surgical extraction	311		
Surgical extraction	324		
Complex dental* (most common listed)			
Preparation of one root canal	415	12 month waiting period	
Filling preparation of one root canal	417		
Major dental* (most common listed)			
Full crown - non metallic	613	12 month waiting period	
Full crown - veneered	615		
Bridge pontic - indirect	643		
Full denture - upper/lower	711/712		
Orthodontics* (most common listed)			
Services provided by a GP or specialist dentist		12 month waiting period	Orthodontics lifetime limit of \$1,800 per person

*We'll only pay benefits towards dental treatments that are delivered in person, and by a recognised provider.

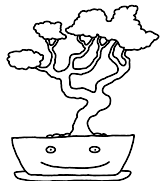
wellbeing



Service	Waiting Period	Bundle Limit	
Remedial massage	2 month waiting period	wellbeing bundle limit \$300 per person, \$600 per family	
Chinese medicine (consultation only)			
Acupuncture			
Psychology			
Initial consultation Max. 1 per person per financial year	No waiting period		
Subsequent consultation			
Group consultation			
Counselling Service must be provided by an ahm recognised counsellor			
Individual consultation	No waiting period		
Couple/family consultation			
Group consultation			
Hypnotherapy Service must be provided by an ahm recognised psychologist			
Initial consultation Max. 1 per person per financial year	2 month waiting period		
Subsequent consultation			
Occupational therapy			
Initial consultation Max. 1 per person per financial year	2 month waiting period		
Subsequent consultation			
Diet and nutrition			
Dietitian and nutritionist			
Initial consultation Max. 1 per person per financial year	2 month waiting period		
Subsequent consultation			

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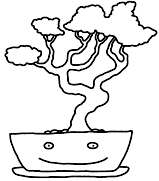
wellbeing (continued)



Service	Waiting Period	Bundle Limit	
<p>Weight loss You'll need to complete a 'Health Improvement benefit approval form' to claim on this service. Some conditions may apply, see the Member Guide for more information.</p>			
Per class/course	2 month waiting period	wellbeing bundle limit \$300 per person, \$600 per family	
<p>Pharmacy</p>			
<p>General items such as hormonal implants, contraceptives for medical reasons, preventative/travel vaccines.</p> <p>Excludes PBS scripts, over the counter medicines, vitamin and herbal medicines. Benefits for prescription-only non-PBS pharmaceuticals will be paid after a set charge has been deducted. Refer to your Member Guide for further details.</p>	2 month waiting period		
<p>Health improvement benefits (some conditions may apply, see the Member Guide for more information)</p>			
<p>Quit smoking</p>			
Per course	2 month waiting period		
Per item for nicotine replacement therapy (e.g. patches, gum, lozenges, inhalers)			
<p>Disease management association fees</p>			
Per association (asthma, diabetes, heart, arthritis, colitis, coeliac, ostomy, Crohn's disease, Australian Breastfeeding Association fees)	2 month waiting period		
<p>Cancer Council UV products</p>			
Per item (sunscreen, swimwear, hats and sunglasses)	2 month waiting period		
<p>Stress management courses</p>			
Per course	2 month waiting period		
<p>Preventative tests, scans and screenings</p>			
Per test (mammograms, skin cancer screenings, bowel cancer tests and scans, bone mineral density tests)	2 month waiting period		

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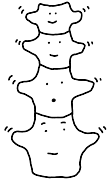
wellbeing (continued)



Service	Waiting Period	Bundle Limit	
Health checks			
Per check (doctor's health checks) Max. 1 per person per financial year	2 month waiting period	wellbeing bundle limit \$300 per person, \$600 per family	
Exercise classes You'll need to complete a 'Health Improvement benefit approval form' to claim on this service			
Per class/course	2 month waiting period		
Swimming lessons (for ages 0 - 17 years) You'll need to complete a 'Health Improvement benefit approval form' to claim on this service			
Per lesson/course	2 month waiting period		

Download 'Health Improvement benefit approval form' at ahm.com.au/forms

muscle & bone



Service	Waiting Period	Bundle Limit	
Physiotherapy			
Initial consultation Max. 1 per person per financial year	2 month waiting period	muscle & bone bundle limit \$400 per person, \$800 per family	
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	2 month waiting period		
Subsequent consultation			
Osteopathy			
Initial consultation Max. 1 per person per financial year	2 month waiting period		
Subsequent consultation			
Exercise physiology			
Consultation	2 month waiting period		

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 from 8am to 7pm Mon to Fri (AEDT)

or ask anytime



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