



Your guide to

classic extras

An extras cover that you're likely to use.



Extras

Here's some classic extras cover that punches above its weight.



No waiting periods on most extras

No time to wait? That's ok. We've waved goodbye to all waiting periods on this cover, except for ambulance, but you can read about that next.



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.

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
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	\$32.60	\$500 per person \$1,000 per family Continued on the next page...	None
Periodic examination ¹	012	\$28.55		
X-ray (one film)	022	\$23.45		
Topical fluoride application ²	121	\$21.40		
Clean and polish ³	111	\$31.60		
Scale and clean ³	114	\$66.30		
Mouth guard (custom made) ²	151	\$80.55		
Non-surgical extraction	311	\$59.15		



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

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	Annual Limit	Waiting Period	
Surgical extraction	324	\$161.15	...combined routine dental limit from the previous page.	None	
Metallic restoration 1 surface/3 surfaces	511/ 513	\$52.00/ \$72.40			
Adhesive filling (front) 1 surface/3 surfaces	521/ 523	\$53.00/ \$75.45			
Adhesive filling (back) 1 surface/3 surfaces	531/ 533	\$57.10/ \$86.70			
Optical					
Frames, prescription lenses and contact lenses <small>Only payable on scripted sight correcting products.</small>		100%	\$150 per person \$300 per family	None	
Therapies					
Remedial massage		\$23	\$200 per person \$400 per family	None	
Acupuncture, Exercise physiology		\$18			
Physiotherapy					
Initial consultation <small>Max. 1 per person per financial year.</small>		\$34	\$200 per person \$400 per family		
Subsequent consultation		\$26			
Group or class (hydrotherapy, antenatal and rehabilitation) <small>All classes must be provided by an ahm recognised physiotherapist.</small>		\$12			
Chiropractic					
Initial consultation <small>Max. 1 per person per financial year.</small>		\$34	\$200 per person \$400 per family		
Subsequent consultation		\$26			
Osteopathy					
Initial consultation <small>Max. 1 per person per financial year.</small>		\$34	\$200 per person \$400 per family		
Subsequent consultation		\$26			


Service	Benefit	Annual Limit	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		\$100 per person \$200 per family	None
Initial consultation Max. 1 per person per financial year.	\$28		
Subsequent consultation	\$20		
Weight loss  Some conditions apply, see the Member Guide for more information.			
Per class/course	\$6/\$60		
Health improvement benefits (some conditions may apply, see the Member Guide for more information)			
Quit smoking		\$150 per person \$300 per family	None
Per course	\$55		
Per item for nicotine replacement therapy (e.g. patches, gum, lozenges, inhalers)	\$30		
Disease management association fees			
Per association (asthma, diabetes, heart, arthritis, colitis, coeliac, ostomy, Crohn's disease, Australian Breastfeeding Association fees)	\$30		
Cancer Council UV products			
Per item (sunscreen, swimwear, hats and sunglasses)	\$30		
Stress management courses			
Per course	\$50		
Preventative tests, scans and screenings			
Per test (mammograms, skin cancer screenings, bowel cancer tests and scans, bone mineral density tests)	Up to \$40		
Health checks			
Per check (doctor's health checks, Healthy Heart check)	\$30		
Exercise classes 			
Per class/course	\$10/\$150		


Service	Benefit	Annual Limit	Waiting Period
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 \$40 each item above the general patient PBS amount	\$250 per person \$500 per family	None

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)