



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
<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 <sup>1</sup>	011	\$32.60	\$500 per person \$1,000 per family  Continued on the next page...	None
Periodic examination <sup>1</sup>	012	\$28.55		
X-ray (one film)	022	\$23.45		
Topical fluoride application <sup>2</sup>	121	\$21.40		
Clean and polish <sup>3</sup>	111	\$31.60		
Scale and clean <sup>3</sup>	114	\$66.30		
Mouth guard (custom made) <sup>2</sup>	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.

<sup>1</sup> These services have a combined limit of 2 services per person per financial year

<sup>2</sup> Maximum 2 services per person per financial year

<sup>3</sup> 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	51/ 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		
<b>Optical</b>				
Frames, prescription lenses and contact lenses <small>Only payable on scripted sight correcting products.</small>		100%	\$150 per person \$300 per family	None
<b>Therapies</b>				
Remedial massage		\$23	\$200 per person \$400 per family	None
Acupuncture, Exercise physiology		\$18		
<b>Physiotherapy</b>			\$200 per person \$400 per family	
Initial consultation <small>Max. 1 face to face per person per financial year. Max. 1 telehealth per person per financial year.</small>		\$34		
Subsequent consultation		\$26		
Group or class (hydrotherapy, antenatal and rehabilitation) <small>All classes must be provided by an ahm recognised physiotherapist.</small>		\$12		
<b>Chiropractic</b>			\$200 per person \$400 per family	
Initial consultation <small>Max. 1 per person per financial year.</small>		\$34		
Subsequent consultation		\$26		
<b>Osteopathy</b>			\$200 per person \$400 per family	
Initial consultation <small>Max. 1 per person per financial year.</small>		\$34		
Subsequent consultation		\$26		


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


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.	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](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

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