



Your guide to

# family extras

This one's all about family – yours.



# Extras

From braces to birthing classes, extras cover for the whole fam.



## No family limits

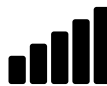
Each person on your policy can claim up to the per person limit. Got 10 kids? Claim away.



## 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.



## Loyalty rewards



Because we like you lots, after you have been with us for 5, 10 and 20 full, continuous financial years your annual limit on some services will increase.





### 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 per person 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	\$35.70	< 5 years \$500 5+ years \$550 10+ years \$600 20+ years \$650  Continued on the next page...	None
Periodic examination <sup>1</sup>	012	\$33.65		
X-ray (one film)	022	\$24.45		
Topical fluoride application <sup>2</sup>	121	\$24.45		
Clean and polish <sup>3</sup>	111	\$33.65		
Scale and clean <sup>3</sup>	114	\$68.30		
Mouth guard (custom made) <sup>2</sup>	151	\$81.60		




Service	Item number	Benefit	Annual Limit	Waiting Period
Non-surgical extraction	311	\$63.20	...combined routine dental limit from the previous page.	None
Surgical extraction	324	\$161.15		
Metallic restoration 1 surface/3 surfaces	511/513	\$56.10/\$74.45		
Adhesive filling (front) 1 surface/3 surfaces	521/523	\$57.10/\$79.55		
Adhesive filling (back) 1 surface/3 surfaces	531/533	\$59.15/\$92.80		
<b> Complex dental</b>				
Preparation of one root canal	415	\$127.50	< 5 years \$600 5+ years \$700 10+ years \$800 20+ years \$900	12 months
Filling of one root canal	417	\$120.55		
<b> Major dental</b>				
Full crown - non-metallic	613	\$450.00	<5 years \$750 5+ years \$900 10+ years \$1,100 20+ years \$1,200	12 months
Full crown - veneered	615	\$505.90		
Bridge pontic - indirect	643	\$395.85		
Full denture - upper/lower One complete set per person every 3 financial years.	711/712	\$396.25		
<b> Orthodontics</b>				
Services provided by a GP or specialist dentist		100%	< 3 years \$700 3-4 years \$850 5+ years \$1,000 Lifetime limit \$2,200 per person	12 months
<b> Optical</b>				
Frames, prescription lenses and contact lenses Only payable on scripted sight correcting products.		100%	\$220	None







<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	Benefit	Annual Limit	Waiting Period	
 <b>Therapies</b>				
<b>Physiotherapy</b>			None	
Initial consultation Max. 1 per person per financial year.	\$36			< 5 years \$300 5+ years \$325 10+ years \$350 20+ years \$375
Subsequent consultation	\$28			
Group or class (hydrotherapy, antenatal, pilates and rehabilitation) All classes must be provided by an ahm recognised physiotherapist.	\$14			
<b>Chiropractic</b>				
Initial consultation Max. 1 per person per financial year.	\$36	< 5 years \$300 5+ years \$325 10+ years \$350 20+ years \$375		
Subsequent consultation	\$28			
<b>Osteopathy</b>		< 5 years \$300 5+ years \$325 10+ years \$350 20+ years \$375		
Initial consultation Max. 1 per person per financial year.	\$36			
Subsequent consultation	\$28			
<b>Natural therapies</b>		\$300		
Remedial massage consultations	\$27			
Acupuncture, Exercise physiology, Herbalism, Homeopathy, Naturopathy consultations	\$22			
<b>Psychology and hypnotherapy</b> Service must be provided by an ahm recognised psychologist.		< 5 years \$250 5+ years \$275 10+ years \$300 20+ years \$325		
Initial consultation Max. 1 per person per financial year.	\$71			
Subsequent consultation	\$41			
Group consultation	\$21			
<b>Speech therapy</b>		< 5 years \$250 5+ years \$275 10+ years \$300 20+ years \$325		
Initial consultation Max. 1 per person per financial year.	\$50			
Subsequent consultation	\$26			

Service	Benefit	Annual Limit	Waiting Period	
<b>Occupational therapy</b>				
Initial consultation Max. 1 per person per financial year.	\$30	< 5 years \$250 5+ years \$275 10+ years \$300 20+ years \$325	None	
Subsequent consultation	\$26			
<b>Eye therapy (Orthoptics)</b>				
Initial consultation Max. 1 per person per financial year.	\$25	< 5 years \$250 5+ years \$275 10+ years \$300 20+ years \$325		
Subsequent consultation	\$22			
<b>Podiatry</b>				
Initial consultation Max. 1 per person per financial year.	\$31	< 5 years \$250 5+ years \$275 10+ years \$300 20+ years \$325		
Subsequent consultation	\$25			
Casting	\$25			
Podiatric surgery (not in hospital)	\$153		12 months	
<b> Orthotics and orthopaedic shoes</b>				
Purchase must be from an ahm recognised podiatrist or orthopaedic supplier (excludes sporthotics and formthotics)	100%	\$150	12 months	
<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 \$50 each item above the general patient PBS amount	< 5 years \$350 5+ years \$400 10+ years \$450 20+ years \$500	None	
<b> Prenatal and postnatal services and birthing courses</b> (must be provided by a registered midwife)				
Consultations and classes Including lactation consultants.	\$25	\$250 per rolling year	None	
Birthing courses	\$120			
Pregnancy compression garments Max. 2 garments per year. Must be approved by the Therapeutic Goods Administration (TGA).	\$60			

Service	Benefit	Annual Limit	Waiting Period
 <b>Diet and nutrition</b>			
 Means you'll need your healthcare provider 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>		\$250	None
Initial consultation Max. 1 per person per financial year.	\$32		
Subsequent consultation	\$25		
<b>Weight loss</b> 			
Some conditions may apply, see the Member Guide for more information.			
Per class/course	\$8/\$80		
 <b>Health improvement benefits</b> (some conditions may apply, see the Member Guide for more information)			
<b>Quit smoking</b>		\$250	None
Per course	\$85		
Per item for nicotine replacement therapy such as patches, gum, lozenges, inhalers	\$40		
<b>Disease management association fees</b>			
Per association (asthma, diabetes, heart, arthritis, colitis, coeliac, ostomy, Crohn's disease, Australian Breastfeeding Association fees)	\$40		
<b>Cancer Council UV products</b>			
Per item (sunscreen, swimwear, hats and sunglasses)	\$40		
<b>Stress management courses</b>			
Per course	\$80		
<b>Preventative tests, scans and screenings</b>			
Per test (mammograms, skin cancer screenings, bowel cancer tests and scans, bone mineral density tests)	Up to \$52		
<b>Health checks</b>			
Per check (doctor's health checks, Healthy Heart check)	\$40		
<b>Exercise classes</b> 			
Per class/course	\$12/\$250		
<b>Swimming lessons (for ages 0 - 17 years)</b> 			
Per lesson/course	\$8/\$250		

Service	Benefit	Annual Limit	Waiting Period
<b> Hearing aids</b> (account must be paid in full before we pay a benefit)			
Per hearing aid	\$600	\$1,200 every 3 years	12 months
Repair	\$35		
<b> Joint fluid replacement injections</b>			
Per injection (e.g. Synvisc, OsteoArts and Hyglan)	\$320	\$640 per rolling year	12 months
<b> Medical Gases</b>			
Per unit (e.g. oxygen)	\$80	\$1,000	12 months
Oxygen concentrator	\$1,000		
<b> Travel and accomodation</b> (some conditions may apply, see the Member Guide for more information)			
Travel over 200km for a return trip	\$0.15 per km	\$200	None
Accomodation per night for specialist medical appointments and outpatient procedures only	\$30		

## 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 a copy at [ahm.com.au/forms-guides](https://ahm.com.au/forms-guides)

### Monday to Friday



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