



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

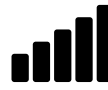
Each person on your policy can claim up to the per person limit. Got 10 kids? Claim away.



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
 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	\$35.70	< 5 years \$500 5+ years \$550 10+ years \$600 20+ years \$650 Continued on the next page...	None
Periodic examination ¹	012	\$33.65		
X-ray (one film)	022	\$24.45		
Topical fluoride application ²	121	\$24.45		
Clean and polish ³	111	\$33.65		
Scale and clean ³	114	\$68.30		
Mouth guard (custom made) ²	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		
 Complex dental				
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		
 Major dental				
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		
 Orthodontics				
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
 Optical				
Frames, prescription lenses and contact lenses Only payable on scripted sight correcting products.		100%	\$220	None







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

Service	Benefit	Annual Limit	Waiting Period	
Occupational therapy				
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			
Eye therapy (Orthoptics)				
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			
Podiatry				
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	
 Orthotics and orthopaedic shoes				
Purchase must be from an ahm recognised podiatrist or orthopaedic supplier (excludes sporthotics and formthotics)	100%	\$150	12 months	
 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	< 5 years \$350 5+ years \$400 10+ years \$450 20+ years \$500	None	
 Prenatal and postnatal services and birthing courses (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
 Diet and nutrition			
 Means you'll need your healthcare provider to complete a 'Health improvement benefit approval form' to claim on this service, download at ahm.com.au/forms			
Dietitian and nutritionist		\$250	None
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 information.			
Per class/course	\$8/\$80		
 Health improvement benefits (some conditions may apply, see the Member Guide for more information)			
Quit smoking		\$250	None
Per course	\$85		
Per item for nicotine replacement therapy such as 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	Annual Limit	Waiting Period
 Hearing aids (account must be paid in full before we pay a benefit)			
Per hearing aid	\$600	\$1,200 every 3 years	12 months
Repair	\$35		
 Joint fluid replacement injections			
Per injection (e.g. Synvisc, OsteoArts and Hyglan)	\$320	\$640 per rolling year	12 months
 Medical Gases			
Per unit (e.g. oxygen)	\$80	\$1,000	12 months
Oxygen concentrator	\$1,000		
 Travel and accommodation (some conditions may apply, see the Member Guide for more information)			
Travel over 200km for a return trip	\$0.15 per km	\$200	None
Accommodation 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


Monday to Friday

 Chat at ahm.com.au

 Call 134 246

or ask anytime

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