ahm
health insurance

Your guide to

family extras

From braces to birthing classes,
this extras cover is for the whole family.

This information is current as at 1 April 2026
and subject to change from time to time.

See what your product is all about

Extras

From braces to birthing classes, extras cover for the whole fam. Don't have a family yet though? All good, we will still look after you.

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		

* 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
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

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

Service	Benefit	Annual Limit	Waiting Period
Therapies			
Remedial massage	$27	$300	None
Acupuncture, Exercise physiology	$22		
Physiotherapy		< 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		
Group or class (hydrotherapy, antenatal and rehabilitation) All classes must be provided by an ahm recognised physiotherapist.	$14		
Chiropractic		< 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		
Osteopathy		< 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		
Psychology 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		
Counselling Service must be provided by an ahm recognised counsellor.			
Individual consultation	$29		
Couple/family consultation	$29		
Group consultation	$15		

Service	Benefit	Annual Limit	Waiting Period
Hypnotherapy Service must be provided by an ahm recognised psychologist.		< 5 years $250 5+ years $275 10+ years $300 20+ years $325	None
Initial consultation Max. 1 per person per financial year.	$71		
Subsequent consultation	$41		
Speech therapy		< 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		
Occupational therapy		< 5 years $250 5+ years $275 10+ years $300 20+ years $325	
Initial consultation Max. 1 per person per financial year.	$30		
Subsequent consultation	$26		
Eye therapy (Orthoptics)		< 5 years $250 5+ years $275 10+ years $300 20+ years $325	
Initial consultation Max. 1 per person per financial year.	$25		
Subsequent consultation	$22		
Podiatry		< 5 years $250 5+ years $275 10+ years $300 20+ years $325	
Initial consultation Max. 1 per person per financial year.	$31		
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

Service	Benefit	Annual Limit	Waiting Period
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		
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		$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)			
Pilates		$250	None
Per class	$12		
Per course	$250		
Yoga			
Per class	$12		
Per course	$250		
Quit smoking			
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		

Service	Benefit	Annual Limit	Waiting Period
Health improvement benefits (some conditions may apply, see the Member Guide for more information)			
Stress management courses		...combined limit from the previous page	None
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, Heart check)	$40		
Exercise classes			
Per class/course	$12/$250		
Swimming lessons (for ages 0 - 17 years)			
Per lesson/course	$8/$250		
Hearing aids (account must be paid in full before we pay a benefit and some conditions apply, see Member Guide for more information)			
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
Accomodation per night for specialist medical appointments and outpatient procedures only	$30		

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
9am - 6pm Monday to Friday (AEDT)

or ask anytime

facebook.com/ahm.health.insurance

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