



Your guide to

lifestyle extras

Extras cover for a healthier lifestyle.



Extras

With lifestyle extras you'll be loving life because it's packed full of extras goodness.



No waiting periods on most extras

No time to wait? That's ok. We've waved goodbye to waiting periods on most things like routine dental and therapies.



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 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	\$36.70	\$500 per person \$1,000 per family Continued on the next page...	None
Periodic examination ¹	012	\$34.65		
X-ray (one film)	022	\$25.50		
Topical fluoride application ²	121	\$25.50		
Clean and polish ³	111	\$34.65		
Scale and clean ³	114	\$74.45		
Mouth guard (custom made) ²	151	\$83.60		






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	\$66.30	...combined routine dental limit from the previous page.		None
Surgical extraction	324	\$161.15			
Metallic restoration 1 surface/3 surfaces	511/ 513	\$58.10/ \$76.50			
Adhesive filling (front) 1 surface/3 surfaces	521/ 523	\$59.15/ \$81.60			
Adhesive filling (back) 1 surface/3 surfaces	531/ 533	\$61.20/ \$94.85			
 Complex dental					
Preparation of one root canal	415	\$132.60	Per person < 5 years \$600 5+ years \$700 10+ years \$800 20+ years \$900	Per family < 5 years \$1,200 5+ years \$1,400 10+ years \$1,600 20+ years \$1,800	12 months
Filling of one root canal	417	\$120.55			
 Major dental (excludes dentures)					
Full crown - non-metallic	613	\$450.00	Per person < 5 years \$750 5+ years \$900 10+ years \$1,100 20+ years \$1,300	Per family < 5 years \$1,500 5+ years \$1,800 10+ years \$2,200 20+ years \$2,600	12 months
Full crown - veneered	615	\$510.00			
Bridge pontic - indirect	643	\$395.85			
 Orthodontics					
Services provided by a GP or specialist dentist		100%	Per person < 3 years \$600 3-4 years \$700 5+ years \$800 Lifetime limit \$1,800 per person		12 months
 Optical					
Frames, prescription lenses and contact lenses <small>Only payable on scripted sight correcting products.</small>		100%	\$200 per person \$400 per family		None
Refractive sight corrective laser eye surgery		\$600 per eye	\$1,200 lifetime limit per person \$2,400 lifetime limit per family		2 years
 Pharmacy					
General items such as hormonal implants, contraceptives for medical reasons, preventative/travel vaccines <small>Excludes PBS scripts, over the counter medicines, vitamin and herbal medicines.</small>		Up to \$50 each item above the general patient PBS amount	Per person < 5 years \$350 5+ years \$400 10+ years \$450 20+ years \$500	Per family < 5 years \$700 5+ years \$800 10+ years \$900 20+ years \$1,000	None


Service	Benefit	Annual Limit	Waiting Period
 Therapies			
Physiotherapy			
Initial consultation Max. 1 per person per financial year.	\$42	Per person < 5 years \$350 5+ years \$400 10+ years \$450 20+ years \$500	Per family < 5 years \$875 5+ years \$1,000 10+ years \$1,125 20+ years \$1,250
Subsequent consultation	\$32		
Group or class (hydrotherapy, antenatal, pilates and rehabilitation) All classes must be provided by an ahm recognised physiotherapist.	\$16		
Chiropractic			
Initial consultation Max. 1 per person per financial year.	\$42	Per person < 5 years \$350 5+ years \$400 10+ years \$450 20+ years \$500	Per family < 5 years \$875 5+ years \$1,000 10+ years \$1,125 20+ years \$1,250
Subsequent consultation	\$32		
Osteopathy			
Initial consultation Max. 1 per person per financial year.	\$42	Per person < 5 years \$350 5+ years \$400 10+ years \$450 20+ years \$500	Per family < 5 years \$875 5+ years \$1,000 10+ years \$1,125 20+ years \$1,250
Subsequent consultation	\$32		
Natural therapies			
Remedial massage consultations	\$31	\$400 per person \$800 per family	None
Acupuncture, Alexander Technique, Aromatherapy, Biochemistry, Bowen therapy, Chinese medicine (consultations only) Exercise physiology, Feldenkrais, Herbalism, Homeopathy, Kinesiology, Myotherapy, Naturopathy, Reflexology, Rolfing, Shiatsu consultations	\$26		
Psychology and hypnotherapy Service must be provided by an ahm recognised psychologist.			
Initial consultation Max. 1 per person per financial year.	\$71	Per person < 5 years \$250 5+ years \$275 10+ years \$300 20+ years \$325	Per family < 5 years \$500 5+ years \$550 10+ years \$600 20+ years \$650
Subsequent consultation	\$45		
Group consultation	\$24		


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		\$400 per person \$800 per family	None
Initial consultation Max. 1 per person per financial year.	\$45		
Subsequent consultation	\$30		
Weight loss 			
Some conditions may apply, see the Member Guide for more information.			
Per class/course	\$10/\$100		
 Health improvement benefits (some conditions may apply, see the Member Guide for more information)			
Quit smoking		\$250 per person \$500 per family	None
Per course	\$105		
Per item for nicotine replacement therapy such as patches, gym, lozenges, inhalers	\$50		
Disease management association fees			
Per association (asthma, diabetes, heart, arthritis, colitis, coeliac, ostomy, Crohn's disease, Australian Breastfeeding Association fees)	\$50		
Cancer Council UV products			
Per item (sunscreen, swimwear, hats and sunglasses)	\$50		
Stress management courses			
Per course	\$100		
Preventative tests, scans and screenings			
Per test (mammograms, skin cancer screenings, bowel cancer tests and scans, bone mineral density tests)	Up to \$65		
Health checks			
Per check (doctor's health checks, Healthy Heart check)	\$50		
Exercise classes 			
Per class/course	\$15/\$250		

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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