



Your guide to

super extras

More extras than you can poke an acupuncture needle at.



Extras

Get more back with our highest level of extras cover.



Heaps of routine dental

Keep that smile picture perfect with no annual limits for routine dental on super extras. Just a heads up, some dental items have a maximum number of times you can claim towards them each financial year.



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 within 30 days, 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	\$41.80	No annual limit	None
Periodic examination ¹	012	\$39.75		
X-ray (one film)	022	\$26.50		
Topical fluoride application ²	121	\$26.50		
Clean and polish ³	111	\$36.70		
Scale and clean ³	114	\$78.50		
Mouth guard (custom made) ²	151	\$92.80		

* 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	\$71.40	Unlimited	None
Surgical extraction	324	\$193.80		
Metallic restoration 1 surface/3 surfaces	511/513	\$63.20/\$86.70		
Adhesive filling (front) 1 surface/3 surfaces	521/523	\$64.25/\$89.75		
Adhesive filling (back) 1 surface/3 surfaces	531/533	\$69.35/\$104.00		
Complex dental*				
Preparation of one root canal	415	\$142.80	< 5 years \$1,000 5+ years \$1,100 10+ years \$1,200 20+ years \$1,300	12 months
Filling of one root canal	417	\$142.45		
Major dental*				
Full crown - non-metallic	613	\$721.20	< 5 years \$1,100 5+ years \$1,300 10+ years \$1,500 20+ years \$1,700	12 months
Full crown - veneered	615	\$685.95		
Bridge pontic - indirect	643	\$465.60		
Full denture - upper/lower <small>One complete set per person every 3 financial years.</small>	711/712	\$466.50		
Orthodontics*				
Services provided by a GP or specialist dentist		100%	< 3 years \$900 3-4 years \$1,100 5+ years \$1,300 Lifetime limit: of \$2,900 per person	12 months
Optical				
Frames, prescription lenses, and contact lenses <small>Only payable on scripted sight correcting products.</small>		100%	< 5 years \$250 5+ years \$275 10+ years \$300 20+ years \$325	None
Refractive sight corrective laser eye surgery		\$900 per eye	Lifetime limit: of \$1,800 per person	2 years

* 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	\$33	\$400	None
Acupuncture, Chinese medicine (consultation only), Exercise physiology, Myotherapy	\$28		
Physiotherapy		< 5 years \$600 5+ years \$650 10+ years \$700 20+ years \$750	
Initial consultation Max. 1 per person per financial year.	\$44		
Subsequent consultation	\$34		
Group or class (hydrotherapy, antenatal and rehabilitation) All classes must be provided by an ahm recognised physiotherapist.	\$17		
Chiropractic		< 5 years \$400 5+ years \$450 10+ years \$500 20+ years \$550	
Initial consultation Max. 1 per person per financial year.	\$44		
Subsequent consultation	\$34		
Osteopathy		< 5 years \$400 5+ years \$450 10+ years \$500 20+ years \$550	
Initial consultation Max. 1 per person per financial year.	\$44		
Subsequent consultation	\$34		
Psychology Service must be provided by an ahm recognised psychologist.		< 5 years \$300 5+ years \$350 10+ years \$400 20+ years \$450	
Initial consultation Max. 1 per person per financial year.	\$81		
Subsequent consultation	\$46		
Group consultation	\$25		
Counselling Service must be provided by an ahm recognised counsellor.			
Individual consultation	\$32		
Couple/family consultation	\$32		
Group consultation	\$18		

Service	Benefit	Annual Limit	Waiting Period
Hypnotherapy Service must be provided by an ahm recognised psychologist.		< 5 years \$300 5+ years \$350 10+ years \$400 20+ years \$450	None
Initial consultation Max. 1 per person per financial year.	\$81		
Subsequent consultation	\$46		
Speech therapy		< 5 years \$300 5+ years \$350 10+ years \$400 20+ years \$450	None
Initial consultation Max. 1 per person per financial year.	\$60		
Subsequent consultation	\$30		
Occupational therapy		< 5 years \$300 5+ years \$350 10+ years \$400 20+ years \$450	
Initial consultation Max. 1 per person per financial year.	\$34		
Subsequent consultation	\$30		
Eye therapy (Orthoptics)		< 5 years \$300 5+ years \$350 10+ years \$400 20+ years \$450	
Initial consultation Max. 1 per person per financial year.	\$32		
Subsequent consultation	\$25		
Audiology		< 5 years \$300 5+ years \$350 10+ years \$400 20+ years \$450	
Initial consultation Max. 1 per person per financial year.	\$32		
Subsequent consultation	\$25		
Podiatry		< 5 years \$300 5+ years \$350 10+ years \$400 20+ years \$450	12 months
Initial consultation Max. 1 per person per financial year.	\$38		
Subsequent consultation	\$30		
Casting	\$30		
Podiatric surgery (not in hospital)	\$210		
Orthotics and orthopaedic shoes (some conditions may apply, see Member Guide for more information)			
Purchase must be from an ahm recognised podiatrist or orthopaedic supplier Excludes sporthotics and formthotics.	100%	\$200	12 months

Prenatal and postnatal services and birthing courses (must be provided by a registered midwife)			
Consultations and classes Including lactation consultants.	\$26	\$300 per rolling year	None
Birthing courses	\$125		
Pregnancy compression garments Must be approved by the Therapeutic Goods Administration (TGA).	\$160		
Service	Benefit	Annual Limit	Waiting Period
<div><div></div><div>Means you'll need to complete a 'Health improvement benefit approval form' to claim on this service, download at ahm.com.au/forms</div></div>			
Dietitian and nutritionist		\$400	None
Initial consultation Max. 1 per person per financial year.	\$45		
Subsequent consultation	\$32		
Weight loss <div></div> <div>Some conditions may apply, see the Member Guide for more information.</div>			
Per class/course	\$10/\$100		
Health improvement benefits (some conditions may apply, see the Member Guide for more information)			
Quit smoking		\$250	None
Per course	\$110		
Per item for nicotine replacement therapy (e.g. patches, gum, lozenges, inhalers)	\$60		
Disease management association fees			
Per association (Asthma, diabetes, heart, arthritis, colitis, coeliac, ostomy, Crohn's disease, Australian Breastfeeding Association fees)	\$52		
Cancer Council UV products			
Per item (sunscreen, swimwear, hats and sunglasses)	\$52		
Stress management courses		\$250	None
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, heart check) 1 per person per financial year.	\$60		
Exercise classes 			
Per class/course	\$16/\$250		
Swimming lessons (for ages 0 - 17 years) 			
Per lesson/course	\$10/\$250		
Service	Benefit	Annual Limit	Waiting Period
Hearing aids (account must be paid in full before we pay a benefit)			
Per hearing aid	\$800	\$1,600 every 3 years	12 months
Repair	\$50		
Joint fluid replacement injections			
Per injection (e.g. Synvisc, OsteoArts and Hyglan)	\$320	\$640 per rolling year	12 months
Medical gases (excludes repairs to oxygen concentrators)			
Per unit (e.g. oxygen)	\$100	\$1,200	12 months
Oxygen concentrator	\$1,200		
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	\$300	None
Accommodation per night for specialist medical appointments and outpatient procedures only	\$30		
Post operative and medical aids (evidence of hospitalisation or medical need is required)			
Post operative aid (e.g. surgical stockings)	\$105	\$300	None
Braces and supports (e.g. crutches)	\$105		
Medical aids (including Irlen lens)	\$160		
Non-surgical prosthesis (including wigs)	\$160		


Outpatient procedure room fees			
Per procedure room fee No benefits are payable towards medical fees.	\$120	\$360	None
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 \$60 each item above the general patient PBS amount	< 5 years \$500 5+ years \$550 10+ years \$600 20+ years \$650	None

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
8am - 7pm Monday to Friday (AEDT)

or ask anytime

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