



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.



Unlimited routine dental

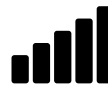
Keep that smile picture perfect with no annual limits for routine dental on super extras. Just a heads up, some dental items have a maximum number of times you can claim towards them each financial year.



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, 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	Unlimited	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		

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







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.	\$44	< 5 years \$600 5+ years \$650 10+ years \$700 20+ years \$750	None	
Subsequent consultation	\$34			
Group or class (hydrotherapy, antenatal, pilates and rehabilitation) All classes must be provided by an ahm recognised physiotherapist.	\$17			
Chiropractic				
Initial consultation Max. 1 per person per financial year.	\$44	< 5 years \$400 5+ years \$450 10+ years \$500 20+ years \$550		
Subsequent consultation	\$34			
Osteopathy				
Initial consultation Max. 1 per person per financial year.	\$44	< 5 years \$400 5+ years \$450 10+ years \$500 20+ years \$550		
Subsequent consultation	\$34			
Natural therapies (consultations only)				
Remedial massage	\$33	\$400		
Acupuncture, Alexander Technique, Aromatherapy, Biochemistry, Bowen Therapy, Chinese medicine (consultations only), Exercise physiology, Feldenkrais, Herbalism, Homeopathy, Kinesiology, Myotherapy, Naturopathy, Reflexology, Rolfing, Shiatsu	\$28			
Psychology and hypnotherapy Service must be provided by an ahm recognised psychologist.				
Initial consultation Max. 1 per person per financial year.	\$81	< 5 years \$300 5+ years \$350 10+ years \$400 20+ years \$450		
Subsequent consultation	\$46			
Group consultation	\$25			
Speech therapy				
Initial consultation Max. 1 per person per financial year.	\$60	< 5 years \$300 5+ years \$350 10+ years \$400 20+ years \$450		
Subsequent consultation	\$30			

Service	Benefit	Annual Limit	Waiting Period
Occupational therapy		< 5 years \$300 5+ years \$350 10+ years \$400 20+ years \$450	None
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	
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			
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
 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	None
Initial consultation Max. 1 per person per financial year.	\$45		
Subsequent consultation	\$32		
Weight loss 		\$400	None
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	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			
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		\$250	None
Per check (doctor's health checks, Healthy Heart check)	\$60		
Exercise classes 		\$250	None
Per class/course	\$16/\$250		
Swimming lessons (for ages 0 - 17 years) 		\$250	None
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			
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

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



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