



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

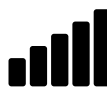
Keep that smile picture perfect with no annual limits for routine dental on super extras. Just a heads up, some dental items have a maximum number of times you can claim towards them each financial year.



## 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
 <b>Routine dental</b> (most common listed)				
Comprehensive examination <sup>1</sup>	011	\$41.80	Unlimited	None
Periodic examination <sup>1</sup>	012	\$39.75		
X-ray (one film)	022	\$26.50		
Topical fluoride application <sup>2</sup>	121	\$26.50		
Clean and polish <sup>3</sup>	111	\$36.70		
Scale and clean <sup>3</sup>	114	\$78.50		
Mouth guard (custom made) <sup>2</sup>	151	\$92.80		



This cover includes no gap dental check-ups at select dentists. Learn more at [ahm.com.au/nogap](http://ahm.com.au/nogap)

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		
<b> Complex dental</b>				
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		
<b> Major dental</b>				
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		
<b> Orthodontics</b>				
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
<b> Optical</b>				
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







<sup>1</sup> These services have a combined limit of 2 services per person per financial year

<sup>2</sup> Maximum 2 services per person per financial year

<sup>3</sup> These services have a combined limit of 3 services per person per financial year

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

Service	Benefit	Annual Limit	Waiting Period
<b>Occupational therapy</b>		< 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		
<b>Eye therapy (Orthoptics)</b>		< 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		
<b>Audiology</b>		< 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		
<b>Podiatry</b>		< 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		
<b> Orthotics and orthopaedic shoes</b>			
Purchase must be from an ahm recognised podiatrist or orthopaedic supplier Excludes sporthotics and formthotics.	100%	\$200	12 months
<b> Prenatal and postnatal services and birthing courses</b> (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
 <b>Diet and nutrition</b>			
 Means you'll need your healthcare provider to complete a 'Health improvement benefit approval form' to claim on this service, download at <a href="https://ahm.com.au/forms">ahm.com.au/forms</a>			
<b>Dietitian and nutritionist</b>		\$400	None
Initial consultation Max. 1 per person per financial year.	\$45		
Subsequent consultation	\$32		
<b>Weight loss</b> 			
Some conditions may apply, see the Member Guide for more information.			
Per class/course	\$10/\$100		
 <b>Health improvement benefits</b> (some conditions may apply, see the Member Guide for more information)			
<b>Quit smoking</b>		\$250	None
Per course	\$110		
Per item for nicotine replacement therapy (e.g. patches, gum, lozenges, inhalers)	\$60		
<b>Disease management association fees</b>			
Per association (Asthma, diabetes, heart, arthritis, colitis, coeliac, ostomy, Crohn's disease, Australian Breastfeeding Association fees)	\$52		
<b>Cancer Council UV products</b>			
Per item (sunscreen, swimwear, hats and sunglasses)	\$52		
<b>Stress management courses</b>			
Per course	\$100		
<b>Preventative tests, scans and screenings</b>			
Per test (mammograms, skin cancer screenings, bowel cancer tests and scans, bone mineral density tests)	Up to \$65		
<b>Health checks</b>			
Per check (doctor's health checks, Healthy Heart check)	\$60		
<b>Exercise classes</b> 			
Per class/course	\$16/\$250		
<b>Swimming lessons (for ages 0 - 17 years)</b> 			
Per lesson/course	\$10/\$250		

Service	Benefit	Annual Limit	Waiting Period
<b> Hearing aids</b> (account must be paid in full before we pay a benefit)			
Per hearing aid	\$800	\$1,600 every 3 years	12 months
Repair	\$50		
<b> Joint fluid replacement injections</b>			
Per injection (e.g. Synvisc, OsteoArts and Hyglan)	\$320	\$640 per rolling year	12 months
<b> Medical gases</b>			
Per unit (e.g. oxygen)	\$100	\$1,200	12 months
Oxygen concentrator	\$1,200		
<b> Travel and accommodation</b> (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		
<b> Post operative and medical aids</b> (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		
<b> Outpatient procedure room fees</b>			
Per procedure room fee No benefits are payable towards medical fees.	\$120	\$360	None
<b> Pharmacy</b>			
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](https://ahm.com.au/forms-guides)

### Monday to Friday



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