



Your guide to

# value extras

An extras cover that isn't frugal  
on inclusions.

# Extras



## 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.



## 100% back on optical

Frames, prescription lenses and contact lenses included. For scripted sight correcting products only.

### 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
<b>Routine dental*</b>			This cover includes no gap dental check-ups at select dentists. Learn more at <a href="http://ahm.com.au/nogap">ahm.com.au/nogap</a>	
Comprehensive examination <sup>1</sup>	011	\$32.60	\$650 per person \$1,300 per family  Continued on the next page...	None
Periodic examination <sup>1</sup>	012	\$28.55		
X-ray (one film)	022	\$23.45		
Topical fluoride application <sup>2</sup>	121	\$21.40		
Clean and polish <sup>3</sup>	111	\$31.60		
Scale and clean <sup>3</sup>	114	\$66.30		
Mouth guard (custom made) <sup>2</sup>	151	\$80.55		

\* We'll only pay benefits towards dental treatments that are delivered in person and by a recognised provider. This is a non-exhaustive list of inclusions. To see if a dental item code is included on your cover, you can log in online and use the benefit back calculator.

<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	Item number	Benefit	Annual Limit	Waiting Period
Non-surgical extraction	311	\$59.15	...combined limit from the previous page.	None
Surgical extraction	324	\$161.15		
Metallic restoration 1 surface/3 surfaces	511/ 513	\$52.00/ \$72.40		
Adhesive filling (front) 1 surface/3 surfaces	521/ 523	\$53.00/ \$75.45		
Adhesive filling (back) 1 surface/3 surfaces	531/ 533	\$57.10/ \$86.70		
<b>Complex dental*</b>				12 months
Preparation of one root canal	415	\$119.35		
Filling of one root canal	417	\$108.50		
<b>Major dental*</b> (excludes dentures, partial plates and orthodontics.)				
Full crown - non-metallic	613	\$405.00		
Full crown - veneered	615	\$459.00		
Bridge pontic - indirect	643	\$356.25		
<b>Optical</b>				
Frames, prescription lenses and contact lenses <small>Only payable on scripted sight correcting products.</small>		100%	\$180 per person \$360 per family	None
<b>Therapies</b>				
Remedial massage		\$23	\$200 per person \$400 per family	None
Acupuncture, Exercise physiology		\$18		
<b>Physiotherapy</b>			\$200 per person \$400 per family	
Initial consultation <small>Max. 1 face to face per person per financial year. Max. 1 telehealth per person per financial year.</small>		\$34		
Subsequent consultation		\$26		
Group or class (hydrotherapy, antenatal and rehabilitation) <small>All classes must be provided by an ahm recognised physiotherapist.</small>		\$12		

\* We'll only pay benefits towards dental treatments that are delivered in person and by a recognised provider. This is a non-exhaustive list of inclusions. To see if a dental item code is included on your cover, you can log in online and use the benefit back calculator.

Service	Benefit	Annual Limit	Waiting Period
<b>Chiropractic</b>		\$200 per person \$400 per family	None
Initial consultation Max. 1 face to face per person per financial year.	\$34		
Subsequent consultation	\$26		
<b>Osteopathy</b>		\$200 per person \$400 per family	
Initial consultation Max. 1 face to face per person per financial year.	\$34		
Subsequent consultation	\$26		
<b>Psychology</b> Service must be provided by an ahm recognised psychologist.		\$100 per person \$200 per family  Continued on the next page...	
Initial consultation Max. 1 face to face per person per financial year. Max. 1 telehealth per person per financial year.	\$53		
Subsequent consultation	\$34		
Group consultation	\$18		
<b>Hypnotherapy</b> Service must be provided by an ahm recognised psychologist.			
Initial consultation Max. 1 face to face per person per financial year.	\$53		
Subsequent consultation	\$34		
<b>Counselling</b> Service must be provided by an ahm recognised counsellor.			
Individual consultation	\$24		
Couple/family consultation	\$24		
Group consultation	\$13		


Service	Benefit	Annual Limit	Waiting Period
<b>Health improvement benefits</b> (some conditions may apply, see the Member Guide for more information)		...combined limit from the previous page	None
<b>Quit smoking</b>			
Per course	\$55		
Per item for nicotine replacement therapy such as patches, gum, lozenges, inhalers	\$30		
<b>Disease management association fees</b>			
Per association (asthma, diabetes, heart, arthritis, colitis, coeliac, ostomy, Crohn's disease, Australian Breastfeeding Association fees)	\$30		
<b>Cancer Council UV products</b>			
Per item (sunscreen, swimwear, hats and sunglasses)	\$30		
<b>Stress management courses</b>			
Per course	\$50		
<b>Preventative tests, scans and screenings</b>			
Per test (mammograms, skin cancer screenings, bowel cancer tests and scans, bone mineral density tests)	Up to \$40		
<b>Health checks</b>			
Per check (doctor's health checks) Max. 1 per person per financial year.	\$30		
<b>Exercise classes</b>  (excludes swimming school)			
Per class/course	\$10/\$100		
<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 \$40 each item above the general patient PBS amount		


 Means you'll need to complete a 'Health improvement benefit approval form' to claim on this service, download at [ahm.com.au/forms](http://ahm.com.au/forms)

# Got questions? We're here to help

You can find out more information in our Member Guide at [ahm.com.au/forms-guides](https://ahm.com.au/forms-guides) - it's full of health insurance goodness.


## Monday to Friday

 Chat at [ahm.com.au](https://ahm.com.au)

 Call 134 246  
8am - 7pm Monday to Friday (AEDT)

## or ask anytime

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