

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 nonemergency 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		
Routine dental*  This cover includes no gap dental check-ups at select dentists. Learn more at ahm.com.au/nogap						
Comprehensive examination <sup>1</sup>	O11	\$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				

<sup>\*</sup> 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>&</sup>lt;sup>2</sup> Maximum 2 services per person per financial year

<sup>&</sup>lt;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			
Surgical extraction	324	\$161.15			
Metallic restoration 1 surface/3 surfaces	511/ 513	\$52.00/ \$72.40		None	
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			
Complex dental*		combined limit from the previous page.			
Preparation of one root canal	415	\$119.35			
Filling of one root canal	417	\$108.50			
Major dental* (excludes dentures, partial plates and orthodontic				12 months	
Full crown - non-metallic	613	\$405.00			
Full crown - veneered	615	\$459.00			
Bridge pontic - indirect	643	\$356.25			
Optical					
Frames, prescription lenses a contact lenses Only payable on scripted sight correcting		100%	\$180 per person \$360 per family	None	
Therapies					
Remedial massage		\$23	\$200 per person		
Acupuncture, Exercise physio	Acupuncture, Exercise physiology		\$400 per family		
Physiotherapy					
Initial consultation  Max. 1 face to face per person per finan  Max. 1 telehealth per person per financia		\$34		None	
Subsequent consultation	sequent consultation		\$200 per person \$400 per family		
Group or class (hydrotherapy, and rehabilitation) All classes must be provided by an ahm physiotherapist.		\$12			

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

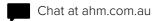
Service	Benefit	Annual Limit	Waiting Period
Health improvement benefits (some conditions may apply, see the Member Guide for more information)			
Quit smoking			
Per course	\$55		
Per item for nicotine replacement therapy such as patches, gum, lozenges, inhalers	\$30		
Disease management association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

# 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**



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

### or ask anytime

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