ahm
health insurance

Your guide to

value extras

An extras cover that isn't frugal on inclusions.

This information is current as at 1 April 2026
and subject to change from time to time.

Read all about it

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

[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	$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		
Complex dental*				12 months
Preparation of one root canal	415	$119.35		
Filling of one root canal	417	$108.50		
Major dental* (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		
Optical				
Frames, prescription lenses and contact lenses Only payable on scripted sight correcting products.		100%	$180 per person $360 per family	None
Therapies				
Remedial massage		$23	$200 per person $400 per family	None
Acupuncture, Exercise physiology		$18		
Physiotherapy			$200 per person $400 per family	
Initial consultation Max. 1 face to face per person per financial year. Max. 1 telehealth per person per financial year.		$34		
Subsequent consultation		$26		
Group or class (hydrotherapy, antenatal and rehabilitation) All classes must be provided by an ahm recognised physiotherapist.		$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
Chiropractic		$200 per person $400 per family	None
Initial consultation Max. 1 face to face per person per financial year.	$34		
Subsequent consultation	$26		
Osteopathy		$200 per person $400 per family	
Initial consultation Max. 1 face to face per person per financial year.	$34		
Subsequent consultation	$26		
Psychology 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		
Hypnotherapy 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		
Counselling 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)			
Pilates		...combined limit from the previous page	None
Per class	$10		
Per course	$100		
Yoga			
Per class	$10		
Per course	$100		
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		
Preventative tests, scans and screenings			
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 (excludes swimming school)			
Per class/course	$10/$100		

Means you'll need to complete a 'Health improvement benefit approval form' to claim on this service, download at **ahm.com.au/forms**

Service	Benefit	Annual Limit	Waiting Period
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	...combined limit from the previous page	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
9am - 6pm Monday to Friday (AEDT)

or ask anytime

facebook.com/ahm.health.insurance

@ahmhealth

ahm health insurance is a business of Medibank Private Ltd ABN 47 080 890 259.
'ahm health insurance' and 'ahm' are references to Medibank Private Ltd trading as ahm health insurance.
This information is current as at 1 April 2026 and subject to change from time to time.