

Cover for extras

Cover for everyday health services, whether you're fit and healthy or in need of some extra care.

Both Top 85 Visitors Health Insurance and Intermediate 70 Visitors Health Insurance provide cover for a comprehensive range of extras services. However, Top 85 Visitors Health Insurance generally provides higher benefits. Young Visitors Health Insurance does not include an extras component.

Percentage back at Members' Choice providers

When you visit a Members' Choice extras provider for eligible services, you'll get a percentage back of the charge (up to applicable limits). The percentage back you get will depend on the level of cover you choose – the higher the cover, the higher the percentage back.

For more details, see the comparison table on page 19.

Fixed benefit at Non Members' Choice providers

A fixed benefit is the maximum amount we'll pay for each service or item (up to applicable limits) and it may be less than the provider's charge. Generally, the higher the level of cover you choose, the higher the fixed benefit which will help reduce your out-of-pocket expenses.

Get a free dental check-up

With Intermediate 70 Visitors Health Insurance and Top 85 Visitors Health Insurance you get a free dental check-up, scale and clean (excludes x-rays) per person per calendar year at a Members' Choice dentist.

Extras cover comparison table

We'll pay benefits towards the items and services listed in the table on page 19. It shows the annual limits that apply per person per calendar year.

Annual limits

This is the maximum amount we'll pay for items or services in a calendar year.

The benefit we pay for a particular item or service may be less than the annual limit and less than your provider's charge, which means you may have out-of-pocket expenses to pay. See page 27 for more information.

Orthodontic entitlement

You start with an opening balance in the first year and you're topped up with an additional amount each full calendar year of membership up to a maximum lifetime limit for your level of cover. Once you've served your 12 month waiting period, you can claim up to 100% of your balance.

Benefit replacement period

Benefit replacement periods may apply for some items /services. See page 25 for more information.

MC Members' Choice extras providers

We've negotiated capped charges or discounts with the following healthcare professionals so you can claim a percentage back* of 70% or 85% depending on your level of cover:

- ✓ Dental
- ✓ Physio
- ✓ Chiro
- ✓ Naturopathy
- ✓ Acupuncture
- ✓ Remedial Massage
- ✓ Podiatry

✓ Optical Items

Plus at all optical retailers, you can claim 100%* back on a range of glasses or contact lenses regardless of your level of extras cover.

See page 10 for more information about Members' Choice.

* Where eligible and subject to your annual limits and waiting periods.

Item/Service		Waiting period [#]	Intermediate 70 Visitors Health Insurance	Top 85 Visitors Health Insurance
			Up to 70% back at a Members' Choice provider	Up to 85% back at a Members' Choice provider
Ambulance services	100% cover (see page 24 for more information)	2 months	No annual limit	No annual limit
General dental MC	Includes preventative treatment, dental examinations, scale & clean	2 months	No annual limit	No annual limit
	Surgical dental procedures	12 months		
Optical items MC	100% back up to your annual limit under both covers includes frames, prescription lenses & contact lenses	6 months	\$225	\$250
Physiotherapy MC	Includes consultations, group pilates & hydrotherapy sessions	2 months	\$600	\$700
Chiropractic MC		2 months	\$400	\$500
Osteopathy		2 months		
Natural therapies	MC Consultations for naturopathy, acupuncture & remedial massage	2 months	\$300	\$400
	Consultations for myotherapy, reflexology, kinesiology, Chinese & Western herbalism, exercise physiology, shiatsu, aromatherapy, homeopathy, Bowen therapy, Alexander technique & Feldenkrais			
Major dental MC	<ul style="list-style-type: none"> • Endodontic services (eg. root canal) • Periodontics (i.e. treatment of gum disease) • Crowns, dentures & bridges • Major restorative fillings (eg. veneers) 	12 months	\$1,000	\$1,200
Orthodontics	eg. braces (see page 26 for more information)	12 months	\$800 opening balance top up of \$400 per year up to \$2,400 lifetime limit	\$1,000 opening balance top up of \$500 per year up to \$3,000 lifetime limit
Prescription Pharmaceuticals (non-PBS)	For prescriptions only. Benefits will be paid after a set charge has been deducted (see page 25 for more information)	2 months	\$400	\$600
Dietetics		2 months	\$400	\$500
Podiatry MC	Includes specified orthotics	2 months	\$400	\$500
Clinical psychology	Consultations only	2 months	\$400	\$500
Occupational therapy		2 months	\$400	\$500
Speech therapy		2 months	\$400	\$500
Eye therapy		2 months	\$400	\$500
Breathing appliances	Peak flow meters, nebulisers & spacing devices	12 months	\$200	\$250
Blood glucose monitors & blood pressure monitors	100% back up to your annual limit	24 months		
Hearing aids		36 months	\$800	\$1,200
Health appliances & external prostheses	eg. insulin delivery pens	2 months	\$400	\$500

[#] The 2 month waiting period is waived when the service arises from an accident.