

Cover Summary

Super Extras – Vic

This provides a summary of your cover. It contains important information about your cover and we recommend that you read and retain it. You can find out more information about your membership by referring to your Membership Guide or calling us on **132 331** (or **131 680** for Corporate cover).

Extras cover

This table shows the services you can claim benefits for, annual limits, sub limits and waiting periods that apply to your extras cover.

Waiting periods

A waiting period is a period of time you need to wait after taking out your cover before you're entitled to receive benefits for services or items covered. You're not able to receive benefits for any items or services you might have obtained while you are serving a waiting period or before you joined Medibank.

Annual limit and sub limit

An annual limit is the maximum amount of benefits payable for an extras service, particular groups of extras services or items within a calendar year (i.e. 1 January – 31 December). The benefit is paid for a particular item or service within an overall annual limit. A sub limit is a maximum amount you can receive on an annual basis (or within other defined periods of time) for a particular item or service within an overall annual limit. Benefits are paid per person per calendar year unless otherwise shown. For more information call us on **132 331** (or **131 680** for Corporate cover).

| Service | Waiting period | Annual limit & sub limit |
|--|------------------|--|
| Ambulance services (medically necessary) | 2 months | No annual limit |
| General dental Includes preventative treatment, dental examinations, scale & clean | 6 months | No annual limit (Sub limit of \$300 per member during the first 6 months of membership) |
| Major dental (Sub limits apply) | | |
| • Inlay restorative (e.g. restorative fillings) | 6 months | \$400 |
| • Dentures, crowns & bridges | 12 months | \$350 increasing to \$1,000 |
| • Orthodontics (e.g. braces) | | \$350 – \$1,000 Max limit of \$2,000 per course of treatment within a 36 month period |
| • Periodontics (i.e. treatment of gum disease) | 6 months | \$300 |
| Optical items Includes frames, prescription lenses & contact lenses | 6 months | \$150 \$100 sub limit for contact lens items |
| Physiotherapy Includes consultations, group pilates & hydrotherapy sessions | 2 months | \$350 |
| Prescription pharmaceutical (non-PBS) Includes most prescribed items not subsidised by the Government. Benefits will be paid after a set charge has been deducted. It's important to note that we don't pay benefits for oral contraceptives or for pharmaceuticals prescribed for cosmetic purposes | 2 months | \$350 |
| Chiropractic & osteopathy | 2 months | \$350 (up to \$700 per Family membership) |
| Podiatry Includes prescribed orthotics | 2 months | \$350 \$200 sub limit applies to prescribed orthotics |
| Dietetics | 2 months | \$350 Jenny Craig sub limit applies: \$100 per person per lifetime up to \$200 per membership |

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| Service | Waiting period | Annual limit & sub limit |
|---|------------------|--|
| Occupational therapy | 2 months | \$350 |
| Speech therapy | 2 months | \$350 |
| Eye therapy | 2 months | \$350 |
| Hearing aids | 12 months | \$600 (Members with 10+ years of cover \$800) Sub limits apply |
| Breathing appliances Peak flow meters & nebulisers | 12 months | \$120 per membership every 3 years |
| Blood glucose monitors | 24 months | \$200 per membership every 3 years |
| Approved external prostheses and appliances | 2 months | \$500 Various sub limits apply |
| Clinical psychology Consultations only | 2 months | \$350 (up to \$700 per Family membership) |
| School accident For preschool, primary and secondary school students. Conditions apply | 2 months | \$500 |
| Home nursing | 2 months | \$350 Sub limits apply |

Things to note

- The 2 month waiting period is waived for treatment of injuries sustained in an accident occurring after joining or changing cover.
- Benefits are only payable for extras services provided by recognised providers.
- The benefit we pay for a particular claim is likely to be less than the annual limit and less than your provider's charge. This means you'll usually have out-of-pocket expenses for each service or item.
- You might need to wait for a period of time from the date of purchase of some items before you are entitled to another benefit to replace the item (benefit replacement period).
- Additional restrictions may apply to the payment of benefits for some services.

Refer to your Membership Guide for more information including the meaning of terms used in this document.

How to find out more

If you'd like to find out more about your membership please refer to the Membership Guide, which is a summary of our Fund Rules and includes the meaning of terms used in this document.

Where possible before booking treatment, you should always call us to ask about the benefits you expect to receive and any out-of-pocket expenses you might incur.

call 132 331
(or 131 680 for Corporate cover)
visit medibank.com.au