

## Cover Summary

### Special Extras – ACT & NSW

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
<b>Ambulance services</b> (medically necessary)	<b>2 months</b>	No annual limit
<b>General dental</b> Includes preventative treatment, dental examinations, scale & clean	<b>2 months</b>	No annual limit (Sub limit of \$300 per member during the first 6 months of membership)
<b>Major dental</b> (Sub limits apply)		
• Inlay restorative (e.g. restorative fillings)	<b>2 months</b>	Combined limit with General dental
• Dentures, crowns & bridges	<b>12 months</b>	\$500
• Orthodontics (e.g. braces)		\$350 Lifetime limit \$1,800
• Periodontics (i.e. treatment of gum disease)		\$200
<b>Optical items</b> Includes frames, prescription lenses & contact lenses	<b>6 months</b>	\$160 \$103 sub limit for contact lens items
<b>Pharmaceutical prescriptions (non-PBS)</b> 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	<b>2 months</b>	\$300

*continued...*

**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](http://medibank.com.au)**