

Cover Summary

My Choice Extras Family 75



Here's a summary of the services and treatments provided by your cover. Please read it and keep it somewhere safe for future reference. For a better understanding of how your cover works refer to your Member Guide, which is a summary of our Fund Rules and policies, or call us on 132 331.

Making the most of your Extras cover

Members' Choice Extras providers

Through our Members' Choice network, you'll generally get better value for money with capped rates and a percentage back on what you're charged. With a non-Members' Choice provider, you'll generally get back a Fixed Amount for that service regardless of the provider's charge. As long as the provider is a Medibank recognised provider, benefits are payable for services or items included under your cover.

It's important to know that the benefit we pay for services or items is likely to be less than your annual limit and less than your provider's charge, which means you may have out-of-pocket expenses to pay.

Get more value at Members' Choice and Members' Choice Advantage providers

100% back on up to 2 check-ups each year at Members' Choice Advantage dentists and this doesn't count towards annual limits.*

100% back on your first consultation with a Members' Choice provider each year for selected services.†

100% back on optical items up to your annual limit, and discounts on most lenses and lens options.‡

100% back for kids at Members' Choice providers.§

± Members can claim a maximum of two 100% back dental check-ups per member, per year—either two check-ups at a Members' Choice Advantage dentist (including up to two bitewing x-rays per check-up where required), or a first check-up at a Members' Choice dentist (excluding x-rays) and a second check-up at a Members' Choice Advantage dentist. These check-ups do not count towards annual limits. Waiting periods apply.

† 100% back on your first Members' Choice consultation each year is for your first service at one of the following Members' Choice providers - physiotherapy, chiropractic, remedial massage or acupuncture, up to annual limits. Waiting periods apply.

‡ Some items excluded. A waiting period applies.









§ 100% back for kids applies to child and student dependants only, up to annual limits. Waiting periods apply.

Included extras

Here are the extras services you can claim for, along with the limits and waiting periods that apply.

| Service category | Example items and services | Waiting period | Amount you can claim | | Annual limit per member |
|--|--|----------------|---|------------------------------|-------------------------|
| | | | Members' Choice provider | Non-Members' Choice provider | |
| Ambulance services [±] | For eligible services where immediate professional attention is required | 1 day | 100% | | No annual limit |
| General dental* | Preventative treatment | 2 months | 75% (100% back for kids [§]) | Fixed Amount | No annual limit |
| | Dental examinations | | | | |
| | Scale and clean | | | | |
| | Surgical dental procedures (excluding hospital charges) | 12 months | | | |
| Major dental* | Endodontic services (eg. root canal) | 12 months | 75% (100% back for kids [§]) | Fixed Amount | \$1,000 |
| | Periodontics (eg. treatment of gum disease) | | | | |
| | Crowns, dentures and bridges | | | | |
| | Major restorative fillings (eg. veneers) | | | | |


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| Service category | Example items and services | Waiting period | Amount you can claim | | Annual limit per member |
|---|--|----------------|---------------------------|------------------------------|---|
| | | | Members' Choice provider | Non-Members' Choice provider | |
| Optical  | Frames | 6 months | 100% | | Combined limit of \$225 |
| | Prescription lenses | | | | |
| | Contact lenses | | | | |
| Eye therapy | Consultations only | 2 months | Fixed Amount | | |
| Mental health support | Consultations for psychology and counselling | None | Fixed Amount | | |
| Non-PBS Pharmaceuticals | Benefits for prescription-only non-PBS pharmaceuticals will be paid after a set charge has been deducted. Refer to your Member Guide for further details | 2 months | Fixed Amount | | Combined limit of \$400 |
| Flu vaccinations | Flu vaccinations (non-PBS) | 2 months | 100% | | |
| Physiotherapy  | Consultations | 2 months | 75% (100% back for kids#) | Fixed Amount | Combined limit of \$600 |
| | Clinical pilates | | | | |
| | Hydrotherapy sessions | | | | |
| Chiropractic  | Consultations | | Fixed Amount | | |
| Osteopathy | Consultations | | Fixed Amount | | |
| Exercise physiology | Consultations | | Fixed Amount | | |
| Acupuncture  | Consultations only | | 75% (100% back for kids#) | Fixed Amount | |
| Chinese medicine | Consultations only | | Fixed Amount | | |
| Remedial massage  | Consultations | 2 months | 75% (100% back for kids#) | Fixed Amount | Combined limit of \$200 |
| Myotherapy | Consultations | | Fixed Amount | | |
| Antenatal and postnatal services Service provider must be working in private practice | Birthing courses with a midwife (1 per year per membership) | 2 months | Fixed Amount | | Combined limit of \$600  |
| | Lactation consultations with a midwife or other recognised provider | | | | |
| Pregnancy compression garments  | Garments must have TGA approval. Purchase must be approved by doctor or obstetrician | | | | |
| TENS machines  | Purchase or hire of devices (limited to 6 weeks per calendar year) | | | | |
| Australian Breastfeeding Association | Membership fees only | | | | |
| Speech therapy | Consultations only | | | | |
| Occupational therapy | Consultations only | | | | |

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| Service category | Example items and services | Waiting period | Amount you can claim | | Annual limit per member |
|------------------|----------------------------|----------------|--------------------------|------------------------------|--|
| | | | Members' Choice provider | Non-Members' Choice provider | |
| Orthodontics* | Braces | 12 months | 100% | | \$800 opening balance. Top up of \$400 per year. Up to \$2,400 lifetime limit. |

 Benefit replacement periods apply.

 A referral letter is required. Refer to your Member Guide for more information.

 Members' Choice providers are available for these services only.

[^] For ambulance attendance or transportation to a hospital where immediate professional attention is required and your medical condition is such that you couldn't be transported any other way. TAS and QLD have State schemes to cover ambulance services for residents of those States.

* Benefits will only be paid towards dental and orthodontic treatments that are administered in person (not via phone or online), by a recognised provider.

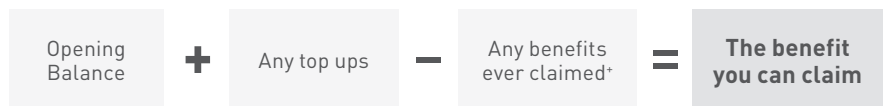
100% back for kids applies to child and student dependants only, up to annual limits. Waiting periods apply.

How do orthodontic benefits work?

Your orthodontic limit starts with an opening balance which you can access after your 12-month waiting period.

Every year on 1 January after this waiting period, the balance is topped up with an additional amount up to the maximum lifetime limit.

The benefits you can claim after your waiting period:



* Includes benefits paid by Medibank or other private health insurers.

Things you need to know about your Extras cover

Waiting periods

A waiting period applies when you join Medibank, or change your cover to include new or upgraded services. We won't pay benefits for any items purchased or services received while you are serving a waiting period.

Switching from another health insurer?

You may not need to re-serve waiting periods if you join Medibank within 2 months of leaving your previous health insurer, and you've already served the waiting period for that service. Benefits paid under your previous cover will be taken into account in determining the benefits payable under your Medibank cover.

Annual limits

An annual limit is the maximum amount of benefits we pay towards services and/or items within a calendar year. A combined limit is an annual limit that applies to a group of services and/or items.

Lifetime limit

This is a once-only limit that isn't reset each year. When you reach this limit, you can no longer claim that benefit again, even if you change your cover.

Fixed Amount

This is the amount we'll pay towards the cost of an Extras service or item if you visit a non-Members' Choice provider. It will generally be lower than the amount you would receive when you visit a Members' Choice provider. The Fixed Amount depends on the cover you hold and the type of service or item you receive.

Benefit Replacement Periods

This is the amount of time you need to wait from the date you purchase an item, before we pay towards a replacement for it. Below are the benefit replacement periods that apply to your cover. Additional limitations may apply to some individual dental items and services, please contact us on **132 331** before your treatment.

Benefit replacement periods are separate to waiting periods.

| Service category | Items | Benefit replacement period |
|--------------------------------|--------------------------------|----------------------------|
| General dental | Mouthguards | 12 months |
| Pregnancy compression garments | Pregnancy compression garments | 24 months |
| Major dental | Dentures, crowns and bridges | 36 months |
| TENS machines | TENS machines | |

Helping you live better

Use Members' Choice Extras providers

We've negotiated capped prices that Members' Choice Extras providers can charge, which generally means more money back in your pocket. You can still use a non-Members' Choice Extras provider, as long as they're recognised by Medibank, but you won't be able to take advantage of the capped pricing.

Members' Choice Advantage Extras providers are part of our Members' Choice Network and you may enjoy even better value when you need to use eligible extras services at these providers.

It's important to be aware that Medibank's Members' Choice and Members' Choice Advantage Extras providers are subject to change without notice, and are not available in all areas, so please check if they're a Members' Choice or Members' Choice Advantage provider before your treatment or service.

Find your nearest Members' Choice provider at medibank.com.au/memberschoice

Telehealth consultations

Medibank pays towards telehealth consultations for selected extras services included on your cover. Refer to the Member Guide or medibank.com.au/telehealth to check what services are available through telehealth.

Manage your membership on the go

Manage your membership anytime, anywhere with My Medibank. You can check extras balances, pay premiums, make claims on most extras, and update your details.

It only takes two minutes to sign up, just go to medibank.com.au/members to get started.

Live Better rewards

We think Australians should be rewarded for looking after their health. That's why eligible Medibank members with Hospital or Extras cover can earn Live Better rewards points by tracking things they do every day like walking, eating healthy meals and more with Live Better rewards in My Medibank. Members can then redeem those points on anything from discounts on premium payments to rewards from our health and wellbeing partners.[Ⓐ]

For more information visit medibank.com.au/livebetter/rewards

[Ⓐ] Medibank Live Better rewards terms and conditions: Must be 16 years or over to register for Medibank Live Better rewards. Must be a Medibank member with Hospital cover, Extras cover, or Hospital and Extras cover, be up-to-date with premium payments and have signed up to Medibank Live Better rewards with My Medibank to earn Live Better rewards points and to redeem rewards. Excludes Overseas Student Health Cover (OSHC), Ambulance only cover, ahm covers and other selected covers. Live Better Management Pty Ltd, ACN 003 457 289 has entered into commercial arrangements with Medibank Live Better rewards program partners and may receive commissions. Additional terms and conditions may apply to the redemption of a reward depending on the type of reward chosen. Some program partners and earning activities require a person to be at least 18 years of age to be eligible to earn and/or redeem a reward. See full Medibank Live Better rewards terms at medibank.com.au/livebetter/rewards/terms

How to find out more

Health insurance can be complicated, that's why we've prepared a glossary of useful terms that you can view online at medibank.com.au/glossary