

Ancillary Lite

'Lite on benefits – Lite on price'

With Ancillary Lite we offer cover for just the essentials such as general dental, optical, physiotherapy and remedial massage. Being 'lite' on the benefits means you don't have to pay for the complete package of health services you don't need.



What are you covered for?

Service Covered	Description	Benefit per service	Annual limit per person (calendar year)
Ambulance <i>Pensioners must claim the pensioner discount first</i>	Travel cost	100%	Unlimited
Dental <i>This is not a comprehensive list of our dental benefits, please see the Dental Schedule insert inside.</i>	Periodic examination Plaque removal Fluoride treatment Tooth extraction Crowns & bridges Fillings Periodontics Root canal treatment Implants Dentures Orthodontics	80% up to \$32 80% up to \$30 80% up to \$27 80% up to \$120 Up to 80% of cost Up to 80% of cost Up to 80% of cost Up to 80% of cost Nil Nil Nil	\$700 <i>(\$400 sub limit for all major dental)</i> \$400 sub limit \$400 sub limit \$400 sub limit \$400 sub limit Nil Nil Nil
Optical <i>Must be accompanied by a relevant sight correction prescription</i>	Lenses Frames Repairs Contact Lenses Contact Lens Solution	80% of total cost	\$200
Pharmacy	Prescriptions related to a medical condition costing over the Pharmaceutical Benefits Scheme (PBS) Limit (\$31.30 as at 1/1/08)	Up to \$50 per script after deducting the PBS Amount	\$250
Physiotherapy / Hydrotherapy Chiropractic / Osteopathy	Registered practitioner visit	Up to \$25	\$300 combined
Remedial Massage / Naturopathy / Acupuncture	Registered practitioner visit	Up to \$20	\$100 combined

* In order for benefits to be paid on an ancillary treatment, the ancillary health practitioner must be appropriately qualified and **registered** with their relevant association. To confirm exactly what benefit is payable on any particular treatment, contact ACA Health with the specific item number or description of the service.

What's not covered?

- ✗ Services not listed above (including orthodontic treatment)
- ✗ Services while a membership is in arrears
- ✗ Services incurred before waiting periods are served
- ✗ Services where there is an entitlement under compensation insurance
- ✗ Services claimed over 2 years after their service date
- ✗ Services provided in countries outside Australia

Waiting periods

Optical	4 months
Dental	9 months
All other services	2 months

On joining general treatments cover for the first time, waiting periods must be served before benefits will be paid. If you have upgraded your general treatments cover, waiting periods will apply before the higher benefits will be paid.

How to claim your benefits

For many services you can claim electronically 'on the spot' using your membership card. This means your benefits are paid to the health care provider immediately and you only pay the difference. The list of participating providers for electronic claiming can be viewed at www.acahealth.com.au

If your health care provider does not have electronic claiming available, you will need to attach the original account or receipt to a completed claim form and mail it to us (claim forms may be downloaded from our website at www.acahealth.com.au). Our claims assessors will assess your claim and pay the benefits usually within 3-5 working days of receiving your claim. If you have not yet paid the provider for the service, we will make out the payment to them.

This product benefits sheet must be read in conjunction with your ACA Health Policy Booklet. Please read these documents carefully and retain them for your future reference.

Insert: Dental Benefits Schedule

Benefits will be 80% up to the maximum limits shown below

Service	Item No.	Overall Annual Limit per person \$700
Diagnostic & Radiological Services		
Comprehensive Oral Examination (Limit 1 per year)	011	\$50
Periodic Oral Examination	012	\$32
Oral Examination - limited	013	\$32
Consultation (incl Examination)	014	\$40
Extended Consultation (incl Examination)	015	\$62
Intraoral periapical or bitewing radiograph	022	\$25
Intraoral radiograph-occlusal, maxillary, mandibular - per film	025	\$22
Full X-rays (Limit 1 per year)	031-039	\$62
Other	016,017,055,056,071,074-086	80% Benefit
Preventative Services		
Removal of Plaque	111	\$30
Removal of calculus – first visit	114	\$98
Removal of calculus – subsequent visit	115	\$63
Topical Application of Fluoride	121	\$27
Concentrated fluoride application–single tooth	123	\$30
Provision of a mouthguard - indirect	151	\$60
Bimaxillary mouthguard – indirect	153	\$35
Fissure Sealing - per tooth	161	\$36
Periodontics		Yearly limit: \$400
Supporting Structures Treatments	213-282	80% Benefit
Oral Surgery		Yearly limit: \$400
Removal of tooth or part	311,314	\$120
Surgical removal of tooth or part	322	\$168
as above incl. bone & tooth division	323	\$240
as above completely encased by bone	324	\$320
Surgical Prostheses	331-345	80% Benefit
Maxillo-facial injuries	351-359	80% Benefit
Dislocations	361-363	80% Benefit
Osteotomies	365-366	80% Benefit
General Surgical	371-379	80% Benefit
Other Surgical Procedures	381-399	80% Benefit
Endodontics		Yearly limit: \$400
Root Canal Treatments	412-421,431-438, 445, 452-458	80% Benefit
Restorative Services		Yearly limit: \$400
Metallic Restoration-1 surface	511	\$50
Metallic Restoration-2 surfaces	512	\$60
Metallic Restoration-3 surfaces	513	\$80
Metallic Restoration-4 surfaces	514	80% Benefit
Metallic Restoration-5 surfaces	515	80% Benefit
Adhesive Restrtn – 1 surface-ant/post tooth	521,531	\$80
Adhesive Restrtn - 2 surface-ant/post tooth	522,532	\$105
Adhesive Restrtn - 3 surface-ant/post tooth	523,533	\$108
Adhesive Restrtn - 4 surface-ant/post tooth	524,534	80% Benefit
Adhesive Restrtn - 5 surface-ant/post tooth	525,535	80% Benefit
Pin Retention - per pin	575	\$17
Other	541-555,572-574, 576-597	80% Benefit

Service	Item No.	Overall Annual Limit per person \$700
Prosthodontics: Crowns Bridges & Implants		Yearly Limit: \$400
Full Crown – non-metallic -indirect	611,613	\$400
Full Crown – veneered - indirect	615	\$400
Full Crown – metallic - indirect	618	\$400
Core for Crown including Post - indirect	625	\$176
Preliminary restoration for crown	627	\$116
Other	629-691	80% Benefit
Emergency/General/Miscellaneous		
Palliative care	911	\$36.70
After hours call out	915	\$15.00
Anaesthesia & Sedation	941-949	80% Benefit
Splinting/Stabilisation	981	80% Benefit
Enamel Stripping	982	80% Benefit
Occlusal Treatment/Therapy		Yearly Limit: \$400
Occlusal Treatments	963,965-968,972	80% Benefit
No Benefits Payable on the following items		
018,019,041-048,051-053,061, 072,073,113,116-119,122,131,141,165,171,411,451,575,730,775,711,712,716,719,721,722,727,728,731-739,741-754,761-769,771-774,776, 777, 778,779, 811-881,916,926,927,928,961,964, 971,985,986,990.		

Need help with anything?

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...Because We Care