

# Compare General Treatment Covers

		Complete Ancillary		Ancillary Life	
Service	Description	Benefit per Service	Annual Limit per person	Benefit per Service	Annual Limit per person
Ambulance <i>Pensioners must claim the pensioner discount first</i>	Transport Costs <i>For a full description of what's covered see page 26</i>	100%	Unlimited	100%	Unlimited
Dental <i>This is not a comprehensive listing of our dental benefits, we are happy to provide our full dental benefits schedule on request</i>	Periodic Examination Plaque Removal Fluoride Treatment Tooth Extraction Crowns and 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 80% up to \$850 Up to 80% Up to 80% 80% of Cost Up to 80% 80% of Cost 80% of Cost	\$1,700 <i>(For all dental items, including orthodontics)</i> \$1000 sub-limit \$1200 sub-limit \$1,200 sub-limit  5yr limit: \$1,600 Lifetime Limit: \$3,600	80% up to \$32 80% up to \$30 80% up to \$27 80% up to \$120 Up to 80% Up to 80% Up to 80% Up to 80% Nil Nil Nil	\$700  \$400 sub-limit \$400 sub-limit \$400 sub-limit \$400 sub-limit Nil Nil Nil
Optical <i>Must be accompanied by a relevant prescription</i>	Single Vision Lenses (pair) Bifocal Lenses (pair) Multifocal Lenses (pair) Frames Contact Lenses Contact Lens Solution Repairs	Up to \$130 Up to \$150 Up to \$220 Up to \$120 80% up to \$280 80% of Cost 80% of Cost	\$400 Limit of 2 pairs of frames each 2yrs	80% of Cost	\$200
Pharmacy	Prescriptions costing over the Pharmaceutical Benefits Scheme (PBS) Limit (\$32.90 as at 1/1/09)	Up to \$100 per script, after deducting the PBS Amount	\$800	Up to \$50	\$250
Physiotherapy / Hydrotherapy	Short Treatment Standard Treatment Extended Treatment	80% up to \$20 80% up to \$34 80% up to \$40	\$850 combined	Up to \$25	\$300 Combined
Chiropractic / Osteopathy	Initial Treatment Subsequent Treatment X-Ray	80% up to \$45 80% up to \$32 Up to \$85			
Orthoptics	Eye Therapy	80% of Cost			
Speech Therapy	Standard Treatment Extended Treatment	80% up to \$34 80% up to \$40			
Occupational Therapy	Initial Individual Assessment Subsequent Individual Assessments	80% up to \$80 80% up to \$65	\$270 combined	Up to \$20	\$100 Combined
Remedial Massage	Registered Practitioner Visit	50% up to \$30			
Acupuncture	Registered Practitioner Visit	50% up to \$30			
Naturopathy	Initial Treatment Subsequent Treatment	Up to \$28 Up to \$20			
Herbalist / Homeopathy	Initial Treatment Subsequent Treatment	Up to \$28 Up to \$20	Nil	Nil	

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		Benefit per Service	Annual Limit per person	Benefit per Service	Annual Limit per person
Allergy Testing	When ordered and performed by a Registered Practitioner	50% of Cost	Unlimited	Nil	Nil
Antenatal Classes	Class	Up to \$18	7 Classes	Nil	Nil
Health Care Appliances	On recommendation by a Registered Medical Practitioner	Up to 80% of Cost	Individual limits apply per appliance, contact ACA Health	Nil	Nil
Audiology	Hearing tests with a Registered Practitioner	50% of Cost	Unlimited	Nil	Nil
Cardiac Rehabilitation	Program referred by a Registered Medical Practitioner	80% of Cost	Unlimited	Nil	Nil
Confinement by Midwife <i>This benefit is only payable where a midwife's service is used rather than a registered medical practitioner.</i>	Services of a Registered Midwife in private practice, including antenatal and postnatal visits.	40% of Cost	Unlimited	Nil	Nil
Diabetes Education	Diabetes Australia certified training program, consultation	50% up to \$25	\$100	Nil	Nil
Dietetics	Registered Practitioner Visit	80% of Cost	\$300	Nil	Nil
Hearing Aids <i>Pensioners must claim any pensioner rebates first</i>	Hearing aids, batteries, repairs and annual maintenance.	80% of Cost	3 Year Limit \$1,500	Nil	Nil
Home Nursing	Services of a qualified Nurse when ordered by a registered medical practitioner	80% of Cost (Daily Limit \$100)	\$1,200	Nil	Nil
Mammography	Screening tests where Medicare benefit not payable	80% of Cost	1 test	Nil	Nil
Orthopaedic Shoes	Ordered by Registered Medical Practitioner for a medical condition	100% of Cost above \$100	\$400 2 pairs	Nil	Nil
Orthotics	Orthotics, shoe modifications and repairs	80% of Cost		Nil	Nil
Podiatry / Chiropody	Treatment by a Registered Practitioner/ Surgeon Inpatient or Outpatient	80% of Cost	\$300	Nil	Nil
Psychology <i>No benefits are payable for educational assessments or reports</i>	Initial Treatment Subsequent Treatment Clinical Assessment	Up to \$55 Up to \$40 Up to \$150	\$400	Nil	Nil
Surgical Corsets / Stockings and Braces	Per Item ordered by a Medical Practitioner for a medical condition	80% of Cost	\$400	Nil	Nil
Prescribed Vitamins, Minerals and Herbs	With letter from Registered Medical Practitioner	50% up to \$10 per item	\$150	Nil	Nil
Wound Care Clinics	Standard Treatment, including dressing costs	50% up to \$20	\$200	Nil	Nil
	Extended Treatment, including dressing costs	50% up to \$30			