

Compare General Treatment Covers

Service	Description	Complete Ancillary		Ancillary life	
		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 \$100 80% up to \$100 80% up to \$100 80% up to \$120 80% up to \$1000 80% of Cost 80% of Cost 80% of Cost 80% of Cost 80% of Cost 80% of Cost 80% of Cost	\$1,700 <i>(For all dental items, including orthodontics)</i> \$1,000 sub-limit \$1,200 sub-limit \$1,200 sub-limit 5yr limit: \$1,700 Lifetime Limit: \$3,600	80% up to \$100 80% up to \$100 80% up to \$100 80% up to \$120 80% of Cost 80% of Cost 80% of Cost 80% of Cost 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>	Lenses (pair) Frames (for prescription lenses) Contact Lenses Contact Lens Solution Repairs	Up to \$280 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 (\$34.20 as at 1/1/11)	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	\$360 combined	Up to \$20	\$100 Combined
Remedial Massage	Registered Practitioner Visit	50% up to \$30			
Acupuncture	Registered Practitioner Visit	50% up to \$30			
Naturopathy	Registered Practitioner Visit	50% up to \$30			
Herbalist / Homeopathy	Registered Practitioner Visit	50% up to \$30		Nil	Nil
Allergy Management	Allergy testing, membership to Medic Alert (or equivalent), and tags, when ordered and performed by a Registered Practitioner	50% of Cost	\$500	Nil	Nil

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Appliances <i>On recommendation by a Registered Medical Practitioner</i>	CPAP Machine	Up to 80% of Cost	5 Year Limit \$1,200	Nil	Nil
	Other appliances including: Blood Glucose Monitor, Nebuliser, Wheelchair (contact us to confirm for a particular item)		Individual limits apply, contact us		
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
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, repairs and annual maintenance	80% of Cost	3 Year Limit \$1,500	Nil	Nil
	Hearing aid batteries, cochlear implant batteries		\$200		
Home Nursing	Services of a Registered Nurse when ordered by a registered Medical Practitioner	80% of Cost (Daily Limit \$100)	\$1,200	Nil	Nil
Mammography/ Bone Density Testing	Screening tests where a Medicare benefit is not payable	80% of Cost	1 test	Nil	Nil
Maternity Services & Appliances	Pre-natal classes, Post-natal classes, Settling classes, Lactation Consultations	80% of Cost	\$500 per policy	Nil	Nil
	Appliances for hire or purchase, including: Breast Pump, Infant Sound and Respiratory Monitor (to prevent SIDS), TED stockings Blood Glucose Monitor, TENS Machine				
Midwife Services <i>Only payable where a midwife is used rather than a Doctor</i>	Services of a Registered Midwife in private practice, including prenatal and postnatal visits (where not covered by Medicare)	40% of Cost	Unlimited	Nil	Nil
Orthopaedic Shoes	Ordered by a Health Professional for a medical condition	100% of Cost above \$100	\$400 Limit of 2 pairs of shoes	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	Up to \$55	\$400	Nil	Nil
	Subsequent Treatment	Up to \$40			
	Clinical Assessment	Up to \$150			
Surgical Corsets / Stockings and Braces	Per Item ordered by a Medical Practitioner for a medical condition	80% of Cost	\$400	Nil	Nil
Vitamins, Minerals and Herbs	With letter from a Health Professional	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			