

Extras cover

Services	Premier Extras	Active Life Extras
Acupuncture	✓	✓
Ambulance	✓	✗
Audiology (Hearing Tests)	✓	✗
Chiropractic	✓	✓
Dental – General	✓	✓
Dental – Major (excl. Orthodontics)	✓	✓
Diabetes Education	✓	✗
Diabetes Australia Membership	✓	✗
Dietetics	✓	✗
Eye Therapy (Orthoptics)	✓	✗
Funeral + (eligible members only)	✓	✗
Health Screening Checks	✓	✗
Hearing Aids	✓	✗
Home Nursing	✓	✗
Hydrotherapy	✓	✗
Laser Eye Surgery	✓	✗
Medical Appliances	✓	✗
Natural Therapy (incl. Remedial Massage) <i>See separate table below</i>	✓	✓
Non-surgical Protheses	✓	✗
Occupational Therapy	✓	✗
Optical	✓	✓
Orthodontics	✓	✗
Orthotics	✓	✗
Osteopathy	✓	✓
Pharmacy	✓	✗
Physiotherapy	✓	✓
Podiatry / Chiropody	✓	✗
Psychology	✓	✗
Quit Smoking Programs	✓	✗
Speech Therapy	✓	✗
Surgical Footwear	✓	✗
Travel and Accommodation *	✓	✗
Weight Loss Programs	✓	✗

* When taken with a hospital cover (for full details refer to page 7)

+ Please refer to page 9 for special conditions relating to the funeral benefit

Natural Therapy includes:

- Alexander technique
- Aromatherapy
- Bowen Therapy
- Chinese herbal medicine (Consultation only)
- Chiropractor
- Feldenkrais
- Homeopathy
- Iridology
- Kinesiology
- Massage
- Myotherapy
- Naturopathy
- Osteopathy
- Reflexology
- Rolwing
- Shiatsu

Annual Limits and Services

An Annual Limit is the maximum amount of benefits that can be claimed for an individual or group of services within a calendar year. The limits are per person on the policy unless stated otherwise. A service limit is the maximum number of services that can be claimed for an individual service or group of services within a calendar year.

Benefits are payable at 100% of cost up to the service limit unless otherwise specified.

Services	Extras levels of cover	
	Premier	Active Life
Ambulance		
For emergency transport provided by a registered ambulance provider within Australia	Cost	No cover
Alternative Therapies Group Annual Limit	\$500	\$400
Chiropractic		
- Annual Limit	\$500	\$400
- Consultations	\$33	\$22
- X-Rays	\$65	\$30
Osteopathy		
- Annual Limit	\$500	\$400
- Consultations	\$33	\$22
Acupuncture		
- Annual Limit	\$500	\$400
- Consultations	\$33	\$22
Natural Therapy (including massage)		
- Annual Limit	\$500	\$400
- Consultations	\$33	\$22
Dental Treatment		
Benefits are paid according to the Australian Dental Association item number used. Benefits are payable at 90% of cost to a set maximum per item. For itemised quote please contact us.		
General Dental Annual Limit	No Limit	\$500 (Including major dental)
The maximum number of services in which a benefit will be paid on items 011 - 015 in total is 2 per year and 016 - 017 in total is 2 per year.		
Item 011 - comprehensive oral examination	\$38	\$27
Item 121 - topical application of remineralisation agent	\$22	\$13
Item 311 - removal of a tooth	\$105	\$70
Item 511 - metallic filling 1 surface	\$104	\$57
Major Dental		
Crowns and Bridgework	up to \$1,000	up to \$500 (Included in overall dental limit)
Periodontics	up to \$700	up to \$500 (Included in overall dental limit)
Implants	up to \$1000	up to \$500 (Included in overall dental limit)
Dentures - (benefits are payable every 2 years)	up to \$1200	No cover
Orthodontics		
- Lifetime Limit	\$2,700	No cover
- Annual Limit per person	up to \$900	No cover

Services	Extras levels of cover	
	Premier	Active Life
Hearing Tests and Appliances		
Hearing Aids Appliance limit every 3 years with a benefit payable of 90% of cost for: <ul style="list-style-type: none"> - Single hearing aid - Bilateral hearing aid - Repairs (per year) 	<ul style="list-style-type: none"> up to \$1,200 up to \$2,000 up to \$120 	<ul style="list-style-type: none"> No cover No cover No cover
Audiology (hearing tests) <ul style="list-style-type: none"> - Annual Limit - Initial Consultation - Subsequent Consultations 	<ul style="list-style-type: none"> \$200 \$50 \$40 	<ul style="list-style-type: none"> No cover No cover No cover
Home Nursing		
For a visit by a home nursing provider approved by the Fund. Visit/treatment must be prescribed by a doctor. <ul style="list-style-type: none"> - Annual Limit - Per Visit 	<ul style="list-style-type: none"> \$500 \$25 	<ul style="list-style-type: none"> No cover No cover
Laser Eye Surgery (LASIK and ASLA eye surgery)		
For laser eye surgery performed in a recognised day surgery facility registered for operation in a State. Annual maximum benefit entitlements per person increase with each completed year of membership, as follows: <ul style="list-style-type: none"> 1 year 2 years 3 years 4 + years 	<ul style="list-style-type: none"> Nil 90% of cost up to \$500 90% of cost up to \$750 90% of cost up to \$1000 	<ul style="list-style-type: none"> No cover No cover No cover No cover
Life Choices Annual Limit	\$350	No Cover
Quit Smoking Programs Programs must be approved by the Fund.	90% of cost up to \$150	No cover
Weight Loss Programs Programs must be approved by the Fund.	90% of cost up to \$150	No cover
Diabetes Education <ul style="list-style-type: none"> - Annual Limit - Consultation 	<ul style="list-style-type: none"> \$200 \$20 	<ul style="list-style-type: none"> No cover No cover
Diabetes Australia Membership	\$36	No cover
Health Screening Checks For health checks that are not eligible for Medicare benefits. Screening services must be approved by the Fund. <ul style="list-style-type: none"> - Annual Limit - Per Service 	<ul style="list-style-type: none"> 90% of cost up to \$250 \$100 	<ul style="list-style-type: none"> No cover No cover
Medical Appliances (limit for same appliance every 3 years)		
Medical Appliances* Prescribed by a specialist or doctor, including tens machine, nebuliser, glucose monitor, blood pressure monitor.	90% of cost up to \$500	No cover
CPAP machine*	90% of cost up to \$700	No cover
Non-surgical Prostheses*		
Items prescribed by a specialist or doctor, including breast prosthesis and surgical stockings	90% of cost up to \$200	No cover

* letter required from referred specialist

Services	Extras levels of cover	
	Premier	Active Life
Optical		
Annual Limit for supply of glasses and contact lens	\$250	\$220
- Single Vision	\$200	\$170
- Bifocal	\$220	\$190
- Multifocal	\$250	\$220
- Contact lenses - 90% of the cost	up to \$225	up to \$180
Annual Limit for repairs to glasses	\$50	\$50
Other Therapies Annual Limit	\$1,000	No cover
Podiatry / Chiropody		
- Annual Limit	\$300	No cover
- Initial Consultation	\$30	No cover
- Subsequent Consultations	\$27	No cover
- Nail surgery (excludes inpatient services)*	\$100	No cover
Orthotics Annual Limit	\$200	No cover
Orthotic Casting Annual Limit	\$100	No cover
Eye Therapy (Orthoptics)		
- Annual Limit	\$375	No cover
- Initial Consultation	\$30	No cover
- Subsequent Consultations	\$25	No cover
- Group Session	\$10	No cover
Speech Therapy		
- Annual Limit	\$375	No cover
- Initial Consultation	\$50	No cover
- Subsequent Consultations	\$30	No cover
- Group Session	\$10	No cover
Dietetics		
- Annual Limit	\$200	No cover
- Initial Consultation	\$35	No cover
- Subsequent Consultations	\$30	No cover
Occupational Therapy		
- Annual Limit	\$375	No cover
- Initial Consultation	\$40	No cover
- Subsequent Consultations	\$30	No cover
- Group Session	\$10	No cover
Pharmacy	\$1,000	No cover
- Per Script	\$100	No cover
100% less the applicable co-payment amount. The applicable co-payment is equivalent to the maximum cost for a pharmaceutical benefit item for a general patient under the pharmaceutical benefits scheme as determined by the Federal Government each year. Benefits are excluded for items that can be obtained without a prescription, contraceptives, anabolic steroids and drugs not approved in Australia.	An Annual Limit of \$600 applies for prescriptions for the following conditions: weight loss, baldness and male erectile dysfunction	No cover
- Medical Botox (For treatment of a medical condition only)		
60% of cost up to annual limit.	\$600	No cover

* letter required from referred specialist

Services	Extras levels of cover	
	Premier	Active Life
Physiotherapy Group Annual Limit	\$750	\$400
Physiotherapy		
- Annual Limit	\$700	\$400
- Consultation	\$33	\$22
- Group Session	\$15	\$10
Hydrotherapy		
- Annual Limit	\$300	No cover
- Consultation / Treatment	\$15	No cover
Psychology	\$250	No cover
- Initial Consultation	\$60	No cover
- Subsequent Consultations	\$50	No cover
- Group Session	\$20	No cover
Surgical Footwear & Custom made support appliances		
For surgical footwear and custom made support appliances prescribed by a specialist or doctor and individually made by a provider approved by the Fund.	90% of cost up to \$1,000	No cover
Funeral (eligible members only)*		
This benefit is only payable to members who had entitlement under the Rules in force prior to 1st April 2007. A benefit is payable to eligible members following the death of a member or dependent (refer waiting period).	\$1,150	No cover
Travel and Accommodation		
Only payable if taken with a hospital cover. Benefits payable when attending a medical specialist or hospital more than 50kms from normal place of residence within home State.		
Accommodation - per night	\$50	No cover
Travel - per km	15 cents	No cover
Travel and Accommodation		
- Maximum Per Trip per person	\$125	No cover
- Annual Limit per person	\$300	No cover
- Annual Limit per family	\$800	No cover

***Note:** Federal Government legislation introduced on 1st April 2007 prohibits health funds from offering funeral benefit as an item in a complying health insurance product attracting the Government rebate. Consequently, members who joined the Premier Extras product on or after 1st April 2007 are not eligible to claim this benefit.