Cover Summary
Essential Extras 60.

medibank

This cover must be taken with a Hospital cover.

Here's a summary of the services and treatments we pay benefits towards on 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.

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 a mouthguard each year, subject to your annual limits and capped prices.

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

‡ 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.

~ Some items excluded. A 6 month waiting period applies.

Included extras.

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

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.

<table>
<tr><th rowspan="2">Service category</th><th rowspan="2">Example items and services</th><th rowspan="2">Waiting period</th><th colspan="2">Amount you can claim</th><th rowspan="2">Annual limit per member</th></tr>
<tr><th>Members' Choice provider</th><th>Non-Members' Choice provider</th></tr>
<tr><td>Ambulance services^</td><td>For eligible services where immediate professional attention is required</td><td>1 day</td><td colspan="2">100%</td><td>No annual limit</td></tr>
<tr><td rowspan="3">Optical MC</td><td>Frames</td><td rowspan="3">6 months</td><td colspan="2" rowspan="3">100%</td><td rowspan="3">$150</td></tr>
<tr><td>Prescription lenses</td></tr>
<tr><td>Contact lenses</td></tr>
<tr><td rowspan="4">General dental* MC</td><td>Preventative treatment</td><td rowspan="3">2 months</td><td rowspan="3">60%</td><td rowspan="3">Fixed Amount</td><td rowspan="4">$400 1</td></tr>
<tr><td>Dental examinations</td></tr>
<tr><td>Scale and clean</td></tr>
<tr><td>Surgical dental procedures (excluding hospital charges)</td><td>12 months</td></tr>
<tr><td rowspan="3">Physiotherapy MC</td><td>Consultations</td><td rowspan="5">2 months</td><td rowspan="3">60%</td><td rowspan="3">Fixed Amount</td><td rowspan="5">Combined limit of $300</td></tr>
<tr><td>Hydrotherapy sessions</td></tr>
<tr><td>Clinical pilates</td></tr>
<tr><td>Chiropractic MC</td><td rowspan="2">Consultations</td></tr>
<tr><td>Osteopathy</td><td colspan="2">Fixed Amount</td></tr>
</table>

(continued over page)

Service category	Example items and services	Waiting period	Amount you can claim		Annual limit per member
			Members' Choice provider	Non-Members' Choice provider	
Myotherapy	Consultations	2 months	Fixed Amount	Fixed Amount	Combined limit of $100
Remedial massage MC	Consultations		60%	Fixed Amount	
Acupuncture MC	Consultations				
Exercise physiology	Consultations		Fixed Amount		
Chinese medicine	Consultations only				

Benefit restrictions apply. MC Members' Choice providers are available for these services only.

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

^ 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.

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.

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 amount of the Fixed Amount depends on the cover you hold and the type of service or item you receive.

Benefit restrictions.

Limitations such as service restrictions (clinical reasonability rules) may apply to some individual dental items and services.

Limits also apply to how often you can claim on some extras services. For example, you can only claim on one mouthguard per person, per calendar year.

Please contact us on **132 331** before your treatment.

Helping you live better.

Use Members' Choice Extras providers.

Medibank has arrangements with providers for some (but not all) services - these are known as Members' Choice 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 services.

Medibank pays towards telehealth consultations for some extras services, such as mental health support. Refer to the Member Guide or **medibank.com.au/telehealth** to check what other services on your cover 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**

This information is current as at 26 November 2024 and subject to change from time to time. If you'd like to change your cover, please contact us on **132 331**. Membership of Medibank Private is subject to our Fund Rules and policies which we can change from time to time and are summarised in our Member Guide.

Medibank Private Limited ABN 47 080 890 259