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THANKS FOR COMPARING HEALTH INSURANCE

It's a good idea to read through the following pages to learn more about this policy. If you have any questions or need more information, chat with one of our health insurance specialists by calling **1800 46 29 55**.

On the other hand, if you're ready to buy, here's what you need to do:

1. Review the enclosed policy brochure to ensure it meets your health insurance needs
2. Buy direct at **comparethemarket.com.au**; or
3. Call **1800 46 29 55** to speak to one of our Health Insurance Specialists

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getting muddle with
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It is much appreciate!



Need assistance?
Call **1800 46 29 55**

Complete Extras

	Benefits up to	Maximum per person per calendar year	Waiting periods	
Accommodation If travel is required for treatment and you qualify for PATS	\$43 per night	\$645 per membership	2 months	
Ambulance Road transport only	100%	100% covered for road transport emergency services and 100% covered for one non-emergency service. \$40 co-payment applies for all subsequent non-emergency services (all services must be medically necessary)	1 day	
Ante-Natal Classes Payable only on completed series of classes	\$60	1 series of classes per year	12 months	
Audiology			2 months	
Initial consultations	\$42	\$375		
Subsequent consultations	\$30			
Report to Otolaryngologist	\$22			
Chiropractic			2 months	
Initial consultations	\$37	\$500 combined benefit limit with osteopathy.		
Subsequent consultations	\$26			
Chiropractic x-rays	\$66	1 per year		
Clinical Psychology			12 months	
Initial consultations	\$70	\$800		
Subsequent consultations	\$52			
Group psychotherapy	\$47			
Dental, General			6 months	
Consultations/examinations	\$30 - \$53	\$850 (<5yrs) \$2000 (>5yrs) \$2500 (>10 yrs) Combined benefit limit for all dental services including orthodontic.	12 months	
X-rays	\$26 - \$47			
Scale and clean (1st visit)	\$70			
Extractions	\$95 - \$232			
General Restorations (e.g. 1 surface adhesive filling)	\$82			
Mouthguard	\$80			
Dental, Major				
Crowns-bridges	\$74 - \$1003	\$850 (<5yrs) \$2000 (>5yrs) \$2500 (>10yrs) for complete course of treatment.		
Full Dentures#	\$883			
Orthodontic^ – full arch banding (two arches)	\$850 (<5yrs) \$2000 (>5yrs) \$2500 (>10yrs) for complete course of treatment.			
Dietetics			2 months	
Initial consultation	\$50	1 per year		
Subsequent consultations	\$23	\$350 combined benefit limit with nutritionist		
Group consultations	\$13			
Exercise Physiology			2 months	
Initial consultation	\$42	1 per year		
Subsequent consultations	\$33	\$600 combined benefit limit with physiotherapy		
Group consultations	\$14			
Hearing Aids	\$860	1 every 5 yrs	24 months	
Health management aids and appliances such as: [†] (Letter from Medical Practitioner is required)	(80% of charge up to)		12-36 months	
Braces – spine, leg or arm	\$100	1 per year		
Glucose monitor	\$150	1 per 3 yrs		
Nebuliser	\$150	1 per 3 yrs		
Blood Pressure machine	\$200	1 per 3 yrs		
Wheelchair	\$1000	1 per 5 yrs		

[#]Benefit is once per member every 2 years. [^]Benefits are per person per lifetime. The benefit limit for orthodontic treatment is determined from the date the current treatment commenced and is included as part of annual maximums. [†] Benefit of 80% of the account with an annual maximum of \$1500 per person per year. Individual benefits are limited to the maximum amounts listed. Subject to items listed on the GMF Health Management Aid and Appliance Schedule.

	Benefits up to	Maximum per person per calendar year	Waiting periods
Home nursing	\$80 per day	\$1800	2 months
Hospital Boarders	\$43 per day	\$645 per membership	2 months
Natural Therapy			2 months
Acupuncture – per consultation	\$32		
Naturopathy – per consultation	\$32		
Massage Therapy – per consultation	\$32		
Natural Therapies Extra			2 months
Myotherapy	\$32	\$550 combined benefit limit Yoga & Pilates 1 program per year	
Reflexology	\$32		
Yoga Program	\$100 per Program		
Pilates Programs	\$100 per Program		
Traditional Chinese Medicine Consultations	\$32 per consult		
Homeopathy	\$32 per consult		
Nutritionist			2 months
Initial consultation	\$50	1 per year	
Subsequent consultations	\$23		
Group consultations	\$13	\$350 combined benefit limit with dietetics	
Occupational Therapy			2 months
Consults - Initial consultation	\$44		
- Subsequent consultations	\$29	\$440	
Group therapy	\$17		
Optical – Spectacles			2 months
Frames			
Single vision lenses			
Bi-focal lenses			
Multi-focal lenses	\$350	\$350	
Spectacle repairs (including lenses)		combined spectacles and contacts	
Optical – Contacts			
Disposable contact lenses			
Non disposable contact lenses			
Osteopathy			2 months
Initial consultation	\$37	1 per year	
Subsequent consultations	\$26	\$500 combined benefit limit with chiropractic	
Pharmaceutical		\$350	2 months
GMF Health Pharmacy Schedule less member co-payment (equal to current Government PBS Scheme)			
Physiotherapy			2 months
Initial consultation	\$42	1 per year	
Subsequent consultations	\$33	\$600 combined benefit limit with exercise physiology	
Group & Hydro Therapy	\$14		
Podiatry		\$500 combined benefit limit for foot orthotics and podiatry	2 months
Consultations	\$36		
Orthotic appliances	80% of cost to max of \$200 for single, \$400 for pair	Limited to 1 pair per year	12 months
Benefit is payable if supplied by a registered Podiatrist or GMF Health approved supplier.			
Speech & Eye Therapy			2 months
Speech – initial consultations	\$52	1 per year	
Speech – subsequent consultations	\$39		
Orthoptic – initial consultations	\$52	1 per year	
Orthoptic – subsequent consultations	\$39	\$650 for all orthoptic and speech therapy	
Travel costs	20 cents per km after the first 200kms travelled	\$350 per membership	2 months



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