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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

Thank you for not
getting muddle with
comparethemeerkat.com.au
It is much appreciate!



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

intermediate extras

Intermediate Extras is a mid-range extras cover, giving you cover for popular general extras services required for day to day health management.

description	70% of the cost up to the per service benefit below	overall limits	benefit period
dental*			
preventative dental (2 month waiting period)			
Oral examinations (011,012,013)	\$35-\$45	\$230	calendar year
X-ray (022)	\$28		
Removal of plaque (111)	\$41		
Removal of calculus (114,115)	\$65-\$70		
Fluoride application (121)	\$30		
Mouthguard (151,153)	\$130-\$150		
Fissure sealing (161)	\$27		
general dental (2 month waiting period)			
Fillings	\$61-\$140	\$500	calendar year
Consultations and examinations	\$28-\$40		
X-rays	\$21-\$42.80		
Extractions or surgical dental	\$50-\$255		
major dental (6 month waiting period)			
Periodontic (gum treatment)	\$24-\$260	\$400	calendar year
Endodontic (root canal treatment)	\$7.50-\$180		
Crowns and bridges (12 month waiting period)	\$10-\$700	\$700	any 5 years
prescribed optical appliances* (6 month waiting period)			
frames			
Frames	\$90	\$250	calendar year
lenses			
Single vision (pair) (212)	\$70		
Bifocal (pair) (312)	\$60		
Trifocal vision (pair) (412)	\$90		
Multifocal (pair) (512)	\$100		
contact lenses			
Contact lenses (852)	\$160		
therapies* (2 month waiting period)			
Physiotherapy (initial/subsequent)	\$61/\$43	\$300	calendar year
Chiropractic (initial/subsequent)	\$61/\$40	\$250	
Osteopathy (initial/subsequent)	\$61/\$35		
Dietician	\$15-\$75	\$100	
Podiatry (excl. artificial aids: e.g. orthotics)	\$30-\$50	\$250	
alternative therapies* (2 month waiting period)			
Natural therapies Buteyko, Herbal Medicine Consultations, Homeopathy, Naturopathy, Nutrition	\$33	\$300	calendar year
Oriental therapies Acupressure, Acupuncture, Chinese Herbal Medicine Consultation, Chinese Massage, Kinesiology, Reflexology, Shiatsu, Traditional Chinese Medicine Consultation			
Massage therapies Alexander Technique, Aromatherapy, Bowen Therapy, Deep Tissue Massage, Feldenkrais, Lymphatic Drainage, Myotherapy, Remedial Massage, Rolfing, Sports Massage, Swedish Massage, Therapeutic Massage			
general health* (2 month waiting period)			
Blood glucose accessories	70%	\$100	calendar year
Non-pharmaceutical benefits scheme drugs requiring a prescription by law	100% less the current government prescribed PBS co-payment up to \$75 per prescription	\$300	calendar year
health care aids* (12 month waiting period) – referred to by a doctor and recognised by CBHS			
Blood pressure monitor, nebuliser, glucometer	70%	\$300	any 3 years
Artificial aids	\$10-\$350	\$350	

* A Benefit is not payable in respect of a service that was rendered to a Member if the services can be claimable from any other source.



CBHS Wellness Benefits cover you for a variety of health checks and programs designed to assist you in better managing your health and wellbeing.

wellness benefits (2 month waiting period)	Benefits are 90% of the cost up to maximum category limit	
	overall limit	benefit period
health checks*		
Breast examinations (e.g. mammograms/x-rays)	\$200	calendar year
Bone density tests		
Skin cancer screening		
Bowel/prostate cancer screening		
Eye Screenings		
health management*		
Quit smoking programs ²	\$100	calendar year
Weight management programs ²		
Stress management courses ²		
Yoga ¹		
Pilates ¹		
Gym membership/ personal training ¹	\$115 (\$100 sub limit on personal training)	calendar year

¹ CBHS can only pay a benefit for gym membership/personal trainer/pilates/yoga where the gym/personal trainer/yoga/pilates service is provided as part of a health management program, certified by your GP or a recognised provider confirming that the gym/personal trainer/yoga/pilates program is a health management program. Approval form is available from CBHS website. Please note that GP consultations are not covered by CBHS.

² Must be approved by CBHS.

* A Benefit is not payable in respect of a service that was rendered to a Member if the services can be claimable from any other source.

understanding your extras cover

how do my extras benefits work?

CBHS Intermediate Extras benefits are based on 70% of the cost the provider charges you, up to a set benefit per service, which is capped by an overall limit.

Below is an example of how the Extras benefits work, depending on the service fee the dentist charges:

- ▶ Dentist fee = \$60
- ▶ 70% of service fee = \$42, which is more than the service limit (\$36)
- ▶ Benefit payable = \$36

benefit period

Each group of services within Extras and Package covers have an overall limit on the amount you can claim. Most limits are based on per person per calendar year, unless otherwise stated in our Extras table.

Benefits which attract a 3 and 5 year period are entitled to have the benefit renewed on the same date which the service was performed respectively.

extras waiting periods

extras waiting periods	calendar months
Crowns and bridges, health care aids	12 months
Prescribed optical appliances, periodontics and endodontics	6 months
All other services	2 months



dental choice network

The dental Choice Network is a group of dental service providers who have committed to reducing or removing the gap for **selected preventative dental** services that you would usually pay between the dentist's charges and the CBHS benefit. By choosing to use a dentist in the network you will have no out-of-pocket expenses for these selected services.

optical choice network

By visiting an optical Choice Network provider, you receive benefits of 100% (instead of the usual 70%), of the cost for all optical **frames, lenses and contact lenses** from a selected range, up to the maximum per service and overall limits. These services may also be subject to known gaps, where you will know in advance what out-of-pocket expenses you may incur.

want more cover?

Alternatively, if you don't think that this Intermediate Extras is not quite right for you, we offer a range of Hospital, Extras and Ambulance Covers which can be taken out separately or combined to create your own package of health cover.

For more information visit our website at cbhs.com.au or contact Member Care on 1300 654 123.

This information must be read in conjunction with your CBHS Health Benefit Fund Rules, available at cbhs.com.au. Please read carefully and retain for future reference.



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It's simple; we're here to help you save time and money off your next household bill. One quick search with **comparethemarket.com.au** can bring you results from some of Australia's award winning insurance and utility brands, so you can compare them side-by-side. We don't mark up policies, so if you do choose to purchase a product or service, you'll only be charged the provider's premium or fee.

So whether you're looking for car insurance, home and contents insurance or perhaps a better deal on your energy bill, compare with us. Visit our website for more information.

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