

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 | \$200 | 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-\$129 | \$500 | calendar year |
| Consultations and examinations | \$28-\$40 | | |
| X-rays | \$21-\$42.80 | | |
| Extractions or surgical dental | \$50-\$255 | | |
| general dental (6 month waiting period) | | | |
| Periodontic (gum treatment) | \$57-\$250 | \$400 | calendar year |
| Endodontic (root canal treatment) | \$7.50-\$180 | | |
| prescribed optical appliances* (6 month waiting period) | | | |
| frames | | | |
| Frames | \$90 | \$250 | calendar year |
| lenses | | | |
| Single vision (pair) | \$60 | | |
| Bifocal (pair) | \$60 | | |
| Trifocal vision (pair) | \$90 | | |
| Multifocal (pair) | \$90 | | |
| contact lenses | | | |
| Contact lenses | \$150 | | |
| 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 | |
| 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 \$150 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 |

* 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 | \$115/\$100 | calendar year |
| Gym membership/personal training ¹ | | |

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, orthodontia | 12 months |
| Prescribed optical appliances, periodontics, endodontics, facings, dentures and implants | 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 our Member Care Centre 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.

