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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**

top extras

Top Extras offers attractive overall limits, designed for those who are seeking security for an extensive range of services.

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	unlimited	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		
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	\$630	calendar year
Endodontic (root canal treatment)	\$7.50-\$180	\$660	
Inlays/onlays/facings/veneers	\$360	\$1440	any 5 years
Dentures and Implants	\$20-\$810	\$1350	
Occlusal therapy	\$17-\$260	\$920	lifetime
major dental (12 month waiting period)			
Orthodontia	70%	\$2800	lifetime
Crowns and bridges	\$10-\$720	\$3000	any 5 years
prescribed optical appliances* (6 month waiting period)			
frames			
Frames	\$140	\$375	calendar year
lenses			
Single vision (pair) (212)	\$130		
Bifocal (pair) (312)	\$140		
Trifocal vision (pair) (412)	\$150		
Multifocal (pair) (512)	\$210		
contact lenses			
Contact lenses (852)	\$220		
therapies* (2 month waiting period)			
Physiotherapy (initial/subsequent)	\$61/\$43	\$720	calendar year
Chiropractic (initial/subsequent)	\$61/\$40	\$720	
Osteopathy (initial/subsequent)	\$61/\$35	\$720	
Hypnotherapy	\$80	\$360	
Occupational therapy (initial/subsequent)	\$61/\$35	\$720	
Speech therapy (initial/subsequent)	\$95/\$46	\$1850	
Clinical psychology	\$30-\$140	\$450	
Ante natal/post natal physiotherapy	70%	\$105	
Podiatry (excl. artificial aids: e.g. orthotics)	\$30-\$50	\$400	
Audiology	\$60	\$360	
Eye therapy	\$60	\$455	
Dietician	\$15-\$75	\$360	
Midwifery services (excl. home births)	70%	\$500	

* 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.

description	70% of the cost up to the per service benefit below	overall limits	benefit period
alternative therapies* (2 month waiting period)			
Natural therapies Buteyko, Herbal Medicine Consultations, Homeopathy, Naturopathy, Nutrition	\$33	\$450	calendar year
Oriental therapies Acupressure, Acupuncture, Chinese Herbal Medicine Consultation, Chinese Massage, Kinesiology, Reflexology, Shiatsu, Traditional Chinese Medicine Consultation		\$450	
Massage therapies Alexander Technique, Aromatherapy, Bowen Therapy, Deep Tissue Massage, Feldenkrais, Lymphatic Drainage, Myotherapy, Remedial Massage, Rolfing, Sports Massage, Swedish Massage, Therapeutic Massage		\$450	
general health* (2 month waiting period)			
Blood glucose accessories	70%	\$320	calendar year
Home visits by Registered Nurse	\$120 (>4 hrs) \$80 (<4 hrs)	\$2800	
Non-pharmaceutical benefits scheme drugs requiring a prescription by law	100% less the current government prescribed PBS co-payment up to \$75 per prescription	\$1000	calendar year
Travel and accommodation*	50% of the cost for accommodation (on single room rate), airfare, train, bus or 15c kilometre car	\$500	per membership per calendar year
health care aids* (12 month waiting period) – referred to by a doctor and recognised by CBHS			
Artificial aids	\$10-\$1000	\$1000	any 3 years
Hearing aids	70%	\$1600	
Blood pressure monitor, nebuliser, glucometer	70%	\$500	

*Travel is only payable for a patient who requires essential medical and dental treatment, where it is not available at a facility within a 160km round trip of the member's home. In order to claim travel a patient must be visiting a specialist and will require a referral letter. Excludes Ronald McDonald house



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

CBHS Top 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

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.

Benefits which attract a 'lifetime' period; lifetime means the period commencing on the date the member was first insured and ceases to be insured by CBHS (irrespective of any suspension of membership or other period without cover).

extras waiting periods

extras waiting periods	calendar months
Crowns and bridges, orthodontia, artificial aids, healthcare appliances, oxygen apparatus and hearing aids	12 months
Prescribed optical appliances, periodontics, endodontics, inlays/onlays, 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 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.



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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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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 **INCOME**

 **CAR**

 **ENERGY**

 **TRAVEL**

 **ROADSIDE**

 **LIFE**

 **FUEL**

 **HOME**