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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 | unlimited | 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 | \$630 | calendar year |
| Endodontic (root canal treatment) | \$7.50-\$180 | \$660 | any 5 years |
| Inlays/onlays/facings/veneers | \$360 | \$1440 | |
| Dentures and Implants | \$20-\$810 | \$1350 | lifetime |
| Occlusal therapy | \$17-\$260 | \$920 | |
| 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 \$150 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 | 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.



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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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.



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 **CAR**

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 **ROADSIDE**

 **LIFE**

 **FUEL**

 **HOME**