



Your guide to

# **lifestyle extras**

An extras cover for a healthier lifestyle.



# Extras

With lifestyle extras you'll be loving life because it's packed full of extras goodness.



## No waiting periods on most extras

No time to wait? That's ok. We've waved goodbye to waiting periods on most things like routine dental and therapies.



## Unlimited emergency ambulance

Includes emergency transport to hospital due to a sudden or unexpected event (1 day waiting period applies). Excludes transport covered by a state scheme or ambulance subscription and non-emergency transport eg. transport from hospital to home.

Tas and Qld residents are covered by their state schemes.



## Loyalty rewards

Because we like you lots, after you have been with us for 5, 10 and 20 full, continuous financial years your annual limit on some services will increase.

### What is a Waiting Period?

This is the set amount of time you must wait before you can receive benefits for a service included in your cover. If you switch to us from another private health insurer or change to a different cover with us within 30 days, we'll generally recognise any waiting periods you've already served for comparable extras.

## Included extras

Annual limits apply and reset every financial year.

Service	Item number	Benefit	Annual Limit	Waiting Period
<b>Routine dental*</b> (most common listed)			This cover includes no gap dental check-ups at select dentists. Learn more at <a href="http://ahm.com.au/nogap">ahm.com.au/nogap</a>	
Comprehensive examination <sup>1</sup>	011	\$36.70	\$500 per person \$1,000 per family  Continued on the next page...	None
Periodic examination <sup>1</sup>	012	\$34.65		
X-ray (one film)	022	\$25.50		
Topical fluoride application <sup>2</sup>	121	\$25.50		
Clean and polish <sup>3</sup>	111	\$34.65		
Scale and clean <sup>3</sup>	114	\$74.45		
Mouth guard (custom made) <sup>2</sup>	151	\$83.60		

\* We'll only pay benefits towards dental treatments that are delivered in person and by a recognised provider.

<sup>1</sup> These services have a combined limit of 2 services per person per financial year

<sup>2</sup> Maximum 2 services per person per financial year

<sup>3</sup> These services have a combined limit of 3 services per person per financial year

Service	Item number	Benefit	Annual Limit		Waiting Period
Non-surgical extraction	311	\$66.30	...combined routine dental limit from the previous page.		None
Surgical extraction	324	\$161.15			
Metallic restoration 1 surface/3 surfaces	511/ 513	\$58.10/ \$76.50			
Adhesive filling (front) 1 surface/3 surfaces	521/ 523	\$59.15/ \$81.60			
Adhesive filling (back) 1 surface/3 surfaces	531/ 533	\$61.20/ \$94.85			
<b>Complex dental*</b>					
Preparation of one root canal	415	\$132.60	<b>Per person</b> < 5 years \$600 5+ years \$700 10+ years \$800 20+ years \$900	<b>Per family</b> < 5 years \$1,200 5+ years \$1,400 10+ years \$1,600 20+ years \$1,800	12 months
Filling of one root canal	417	\$120.55			
<b>Major dental*</b> (excludes dentures)					
Full crown - non-metallic	613	\$450.00	<b>Per person</b> < 5 years \$750 5+ years \$900 10+ years \$1,100 20+ years \$1,300	<b>Per family</b> < 5 years \$1,500 5+ years \$1,800 10+ years \$2,200 20+ years \$2,600	12 months
Full crown - veneered	615	\$510.00			
Bridge pontic - indirect	643	\$395.85			
<b>Orthodontics*</b>					
Services provided by a GP or specialist dentist		100%		Per person < 3 years \$600 3-4 years \$700 5+ years \$800 Lifetime limit \$1,800 per person	12 months
<b>Optical</b>					
Frames, prescription lenses and contact lenses <small>Only payable on scripted sight correcting products.</small>		100%		\$200 per person \$400 per family	None
Refractive sight corrective laser eye surgery		\$600 per eye		\$1,200 lifetime limit per person \$2,400 lifetime limit per family	2 years
<b>Pharmacy</b>					
General items such as hormonal implants, contraceptives for medical reasons, preventative/travel vaccines <small>Excludes PBS scripts, over the counter medicines, vitamin and herbal medicines.</small>		Up to \$50 each item above the general patient PBS amount	<b>Per person</b> < 5 years \$350 5+ years \$400 10+ years \$450 20+ years \$500	<b>Per family</b> < 5 years \$700 5+ years \$800 10+ years \$900 20+ years \$1,000	None

\* We'll only pay benefits towards dental treatments that are delivered in person and by a recognised provider.

Service	Benefit	Annual Limit		Waiting Period
<b>Therapies</b>				
Remedial massage	\$31	\$400 per person \$800 per family		None
Acupuncture, Chinese medicine (consultation only), Exercise physiology, Myotherapy	\$26			
<b>Physiotherapy</b>		<b>Per person</b> < 5 years \$350 5+ years \$400 10+ years \$450 20+ years \$500	<b>Per family</b> < 5 years \$875 5+ years \$1,000 10+ years \$1,125 20+ years \$1,250	
Initial consultation Max. 1 face to face per person per financial year. Max. 1 telehealth per person per financial year.	\$42			
Subsequent consultation	\$32			
Group or class (hydrotherapy, antenatal and rehabilitation) All classes must be provided by an ahm recognised physiotherapist.	\$16			
<b>Chiropractic</b>		<b>Per person</b> < 5 years \$350 5+ years \$400 10+ years \$450 20+ years \$500	<b>Per family</b> < 5 years \$875 5+ years \$1,000 10+ years \$1,125 20+ years \$1,250	
Initial consultation Max. 1 face to face per person per financial year.	\$42			
Subsequent consultation	\$32			
<b>Osteopathy</b>		<b>Per person</b> < 5 years \$350 5+ years \$400 10+ years \$450 20+ years \$500	<b>Per family</b> < 5 years \$875 5+ years \$1,000 10+ years \$1,125 20+ years \$1,250	
Initial consultation Max. 1 face to face per person per financial year.	\$42			
Subsequent consultation	\$32			
<b>Psychology</b> Service must be provided by an ahm recognised psychologist.		<b>Per person</b> < 5 years \$250 5+ years \$275 10+ years \$300 20+ years \$325	<b>Per family</b> < 5 years \$500 5+ years \$550 10+ years \$600 20+ years \$650	
Initial consultation Max. 1 face to face per person per financial year. Max. 1 telehealth per person per financial year.	\$71			
Subsequent consultation	\$45			
Group consultation	\$24			
<b>Counselling</b> Service must be provided by an ahm recognised counsellor.				
Individual consultation	\$32			
Couple/family consultation	\$32			
Group consultation	\$17			


Service	Benefit	Annual Limit		Waiting Period
<b>Hypnotherapy</b> Service must be provided by an ahm recognised psychologist.		<b>Per person</b> < 5 years \$250 5+ years \$275 10+ years \$300 20+ years \$325	<b>Per family</b> < 5 years \$500 5+ years \$550 10+ years \$600 20+ years \$650	None
Initial consultation Max. 1 face to face per person per financial year.	\$71			
Subsequent consultation	\$45			
<b>Diet and nutrition</b>		 Means you'll need to complete a 'Health improvement benefit approval form to claim on this service, download at <a href="http://ahm.com.au/forms">ahm.com.au/forms</a>		
<b>Dietitian and nutritionist</b>		\$400 per person \$800 per family		None
Initial consultation Max. 1 face to face per person per financial year. Max. 1 telehealth per person per financial year.	\$45			
Subsequent consultation	\$30			
<b>Weight loss</b>  Some conditions may apply, see the Member Guide for more information.				
Per class/course	\$10/\$100			
<b>Health improvement benefits</b> (some conditions may apply, see the Member Guide for more information)				
<b>Quit smoking</b>		\$250 per person \$500 per family		None
Per course	\$105			
Per item for nicotine replacement therapy such as patches, gum, lozenges, inhalers	\$50			
<b>Disease management association fees</b>				
Per association (asthma, diabetes, heart, arthritis, colitis, coeliac, ostomy, Crohn's disease, Australian Breastfeeding Association fees)	\$50			
<b>Cancer Council UV products</b>				
Per item (sunscreen, swimwear, hats and sunglasses)	\$50			
<b>Stress management courses</b>				
Per course	\$100			
<b>Preventative tests, scans and screenings</b>				
Per test (mammograms, skin cancer screenings, bowel cancer tests and scans, bone mineral density tests)	Up to \$65			


<b>Health checks</b>		\$250 per person \$500 per family (Continued from last page)	None
Per check (doctor's health checks, heart check)	\$50		
<b>Exercise classes</b> 			
Per class/course	\$15/\$250		

# Got questions? We're here to help


You can find out more information in our Member Guide at [ahm.com.au/forms-guides](https://ahm.com.au/forms-guides) - it's full of health insurance goodness.


## Monday to Friday

 Chat at [ahm.com.au](https://ahm.com.au)

 Call 134 246  
8am - 7pm Monday to Friday (AEDT)

## or ask anytime

 [facebook.com/ahm.health.insurance](https://facebook.com/ahm.health.insurance)

 [@ahmhealth](https://twitter.com/ahmhealth)

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