

Health insurance

Looking after you and your family



▶ **Effective 1 July 2011**

GREAT VALUE and excellent service



► Welcome to ahm

We've been around since 1971 and there's lots of great reasons to choose us. We like to think our friendly, personal service and great value health covers set us apart.



Plus, we offer you more with your health insurance including support to stay healthy, our own dental and eyecare practices, easy online tools and member only benefits.

Take a look through this brochure to see what's available and to find the right cover for you.

The easiest way to join is to go to our website for a quick quote or easy online join. You can also call us and speak to one of our friendly cover choice specialists.

Don't forget to ask about our current offers and promotions.

► 134 246

► ahm.com.au



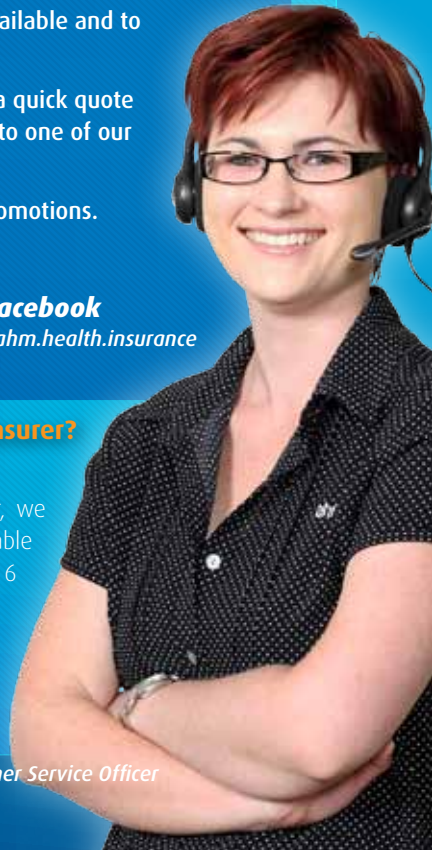
Find us on facebook

facebook.com/ahm.health.insurance

Already insured with another private health insurer? No worries!

If you're switching from another private health insurer, we will recognise any waiting periods served for comparable benefits. The good news is that ahm doesn't have 2 or 6 month waiting periods on any of our extras products, so even if you were still serving 2 and 6 month waiting periods at your previous insurer, **with ahm you'll be able to start claiming straight away.**

Kelly
Customer Service Officer



Benefits with ahm

Affordable

Our range of health cover choices and packages are designed to suit your budget and needs.

Caring

We offer more than just health insurance.

- Health management programs to help you get healthy and stay healthy on almost all our covers
- We cover your kids up to 21 years, or 25 if they're studying full-time (call us for +18 if they're not, see page 25).
- Our loyalty limits on many of our extras covers mean the longer you're with us, the more you can claim
- We offer dental and eye services at our Dental and Eyecare Practices in NSW
- Discounted travel insurance

Easy to do business with

Our friendly staff are just a phone call away. Plus you can access our online services 24 hours a day, 7 days a week.

Here's a list of some tools available.

- Online claiming with direct deposit into your bank account
- Benefit limit enquiries
- Tracking transactions
- Making payments.

Expert

We've been looking after the health of Australians for more than 40 years and our recognised health providers are fully accredited and experienced in their field.

Personal

Our members love our great service and are happy to refer their friends and family to ahm.

Secure

ahm offers voice verification to safeguard against identity theft and make dealing with us even easier.

Plus more!

Save 30% or more!

You can save 30% off your premiums, more if you're 65 years or older.



You can claim the Federal Government 30% rebate on private health insurance:

- as a reduced premium;
- as a cash refund from Medicare; or
- through your tax return.

Join ahm before you're 31 to save money!

Cheaper premiums!

If you don't have private health insurance hospital cover by 1 July after you turn 31, you'll pay more under the Federal Government's Lifetime Health Cover scheme. For every year you wait you'll pay an extra 2% so by joining sooner, you can SAVE MONEY!



Tax savings!

No one likes paying tax but having appropriate private hospital cover means you can avoid paying the additional 1% Medicare Levy Surcharge if you're a high income earner. All ahm hospital covers exempt you from the Medicare Levy Surcharge so get covered today!

For more information on the rebate, Lifetime Health Cover or the Medicare Levy Surcharge visit privatehealth.gov.au

Looking after your health

ahm believes that quality health insurance should be more than just providing hospital cover or paying for things like new glasses and contact lenses. That's why we've been helping our members look after their health for over a decade through our health management programs.

We cover the full cost of these programs provided by ahm recognised providers for eligible members, so you can enjoy the benefits of better health.

We have programs# to help you:

- ▶ set a health goal and a plan to achieve it
- ▶ answer questions about your pregnancy or new baby*
- ▶ manage a complex or chronic condition
- ▶ access benefits for disease management appliances.

Thousands of members are benefiting from our help in staying well and we receive lots of positive feedback about the support provided by our health consultants that include registered nurses, midwives, dietitians and exercise physiologists.

But our help doesn't stop there. If you have an eligible extras cover with ahm, you can access a range of health improvement benefits all designed to help you get in better shape and stay healthy.

Get your own health consultant**

ahm can help you measure your health and identify ways to improve your health status. You can do this through our online Health Risk Assessment (which includes a personal health profile and your Health Age) or by speaking directly to an accredited health professional to help plan and review your health goals.

Key areas include stress, exercise, nutrition, smoking, weight loss and alcohol consumption. We also provide a comprehensive website and online health tools.

ahm's Health Coaching program:

- ▶ identifies health risks or problems
- ▶ helps you set a personalised health plan
- ▶ coaches and motivates you to reach your health goals.

Programs are subject to eligibility criteria and aren't available on all covers. Check your policy document for details.

* Program only available on eligible covers

Support for chronic conditions*

For those with a chronic or complex condition who need extra support, the Chronic and Complex Care program can help improve your quality of life and provide assistance to your carers if you have them.

This program can help with:

- ▶ circulatory or digestive system disease
- ▶ diabetes
- ▶ chronic pain
- ▶ neurological disease
- ▶ cancer/palliative care
- ▶ respiratory disease
- ▶ multiple medical conditions.

Health checks

Many of our hospital covers provide a benefit for Doctor Health checks and Healthy Heart checks where not covered by Medicare, an employer or another party.

Disease management appliances

To help you better manage a condition, benefits for a range of disease management appliances such as nebulisers and blood glucose machines are available with Top Hospital, Essential Hospital Level 5 and Family Hospital Level 5.

** Program available on most ahm Hospital covers.*



ahm's Pregnancy Support program¹

If you're expecting an addition to the family, our program will give you extra help and information throughout your pregnancy up until your child is 12 months old.

Our midwives contact you at key dates during your pregnancy to help you with questions about your pregnancy, diet, exercise or baby care. You'll also have access to a dedicated phone line and email for any unexpected questions.

You must have served your 12 month waiting period to participate.

Midwife assisted home births

Some members choose to have a home birth. Our Top Hospital and Family Hospital Level 5 covers will pay a benefit towards midwife assisted deliveries in the home.

Travel and accommodation

ahm pays a travel and accommodation benefit on eligible covers for a parent, partner or next of kin to accompany and support the patient admitted to hospital. This is available where both the patient and supporter are members.²

¹ This program is only available with Family Hospital Level 5 and Top Hospital covers

² Subject to conditions, see a policy document for details.



Dental and Eyecare

ahm is one of the few health insurers to operate its own Dental and Eyecare Practices. We offer a wide range of dental and optical services from friendly, experienced and skilled practitioners. These include routine, complex and major dental services (including orthodontics) and sedation. Our Dental and Eyecare Practices are located in NSW – Sydney, Parramatta and Wagga Wagga (Dental only).

For all your dental and eyecare needs*

Visit our Practices for:

- Periodic dental exams and cleaning at no out of pocket cost to you*
- A wide range of dentistry services at competitive prices:
 - General and specialist dental
 - Dental hygienist services
 - Dentures, implants, crowns, bridges
 - Cosmetic dentistry
- Orthodontic treatment, including Invisalign® – the clear alternative to braces® at affordable prices for you or your children + an additional discount for members
- Sedation when required and for surgical procedures
- Extensive range of eyewear#
- Bulk billed eye exams#
- Assessment of eye disease#
- Specialist fitting of glasses and contact lenses#

Plus...

- Online dental and optical appointment bookings
- Check our website for special offers on eyewear
- Cancer Council products.

Don't live near a Practice?

You can take advantage of our online service to purchase your contact lenses. Just send your prescription to us and we deliver free to your home or workplace.

* The cost of these services will be deducted from your routine dental limits (unless you've already utilised these limits, in which case you will have to pay for these services). Fees will apply for other services (eg x-rays, fillings). If you have utilised the maximum annual benefit limit of your cover, full payment for any additional services will be required.

Not available at Wagga Wagga



Health cover for you

Health insurance can be a complex decision so we'll make it easier with an overview of your hospital and extras choices available from ahm. You can combine any hospital cover with any extras cover to create a package to suit you.

Hospital cover	What you're covered for
▶ Basic Hospital	<ul style="list-style-type: none">• Benefits for hospital services• The medical gap with participating doctors• Hospital accommodation at most private and all public hospitals across Australia*• All agreed hospital charges*• Operating theatre*• Intensive care*• Health Management programs**• Health checks• No exclusions• Ambulance transport
▶ Essential Hospital Level 5	
▶ Family Hospital Level 5	
▶ Top Hospital Top Hospital Level 5 Top Hospital Level 8	

* Except restricted services.

**Some eligibility criteria apply to certain programs.

Extras cover	Range of services covered
▶ Basic Extras	<ul style="list-style-type: none"> ● Dental ● Optical ● Physio, chiro, osteopathy and other therapies ● Complementary and alternative therapies, such as naturopathy, homeopathy, acupuncture, herbalism, remedial massage and exercise physiology ● Health improvement benefits including: dietician and nutritionist consultations, quit smoking items and courses, Cancer Council UV products, preventative tests, health checks and more ● Pharmacy ● Emergency Ambulance
▶ Lifestyle Extras	
▶ Family Extras	
▶ Super Extras	

Plus many other benefits!

The right cover for you

Hospital cover options

Most common hospital services

	Basic Hospital	Essential Hospital Level 5	Family Hospital Level 5	Top Hospital
Private hospital accommodation ¹	✓	✓	✓	✓
Operating theatre fees ¹	✓	✓	✓	✓
Intensive care ¹	✓	✓	✓	✓
Ambulance	✓	✓	✓	✓
Obstetrics and labour ward			✓	✓
Fertility treatments – IVF and GIFT (inpatient services only)			✓	✓
Male and female sterility reversals			✓	✓
Heart procedures		✓	✓	✓
Hip and knee joint replacements				✓
Major eye surgery		✓		✓
Gastric banding				✓
Dialysis		✓		✓
Psychiatric services		✓	✓ ²	✓
Rehabilitation		✓	✓ ²	✓
Travel & accommodation for a hospitalisation	✓	✓	✓	✓
Disease management appliances		✓	✓	✓
Health management programs	✓ ³	✓ ³	✓	✓
Health checks	✓	✓	✓	✓
Co-payments (per person per membership year)	\$500	\$500	\$500	Nil, \$500 ⁴ or \$800 ⁴

¹ Restricted services aren't fully covered.

² 30 day limit per person per membership year applies – after the limit is reached, we'll pay the default benefit only.

³ Except for ahm's Pregnancy Support Program.

⁴ Co-payment waived for child dependants, adult child dependants, student dependants, adult dependants and non-compensable accidents.

NOTE: You're fully covered for all agreed charges. The cover options listed are only those available to buy directly from ahm. Please read the Important Information on page 24 which includes information about waiting periods and restrictions.

Extras cover options

Most common extras services

	Basic Extras	Lifestyle Extras	Family Extras	Super Extras
Loyalty limits		✓	✓	✓
Dental – routine	✓	✓	✓	✓
Dental – major, complex & orthodontic		✓ ⁵	✓	✓
Optical (frames and lenses)	✓	✓	✓	✓
Laser surgery (refractive sight correcting)		✓		✓
Physiotherapy, chiropractic, osteopathy	✓	✓	✓	✓
Psychology, hypnotherapy		✓	✓	✓
Speech therapy, occupational therapy & eye therapy			✓	✓
Podiatry & orthotics			✓	✓
Audiology				✓
Complementary & alternative therapies (naturopathy, homeopathy, acupuncture, herbalism & remedial massage)	✓	✓	✓	✓
Health improvement (dietary, weight loss ⁶ & nutrition, quit smoking, Cancer Council UV products, disease management association fees, health checks)	✓	✓	✓	✓
Stress management courses, preventive tests, exercise classes ⁷	✓	✓	✓	✓
Swimming lessons & training 0-17yrs ⁸			✓	✓
Emergency ambulance	✓	✓	✓	✓
Pharmacy	✓	✓	✓	✓
Hearing aids			✓	✓
Pre & post natal services, birthing courses, medical gases & joint fluid replacement injections			✓	✓
Outpatient procedure room fees, post operative & medical aids				✓

⁵ Doesn't include dentures.

⁶ ahm approved providers only with medical evidence of a BMI of 26 or over for adult claims and an unhealthy BMI for children's claims.

⁷ Where part of an ahm or approved health management program and provided by an ahm recognised provider.

⁸ By an Austswim[®] or Swim Australia accredited swim school with evidence of asthma, diabetes, an unhealthy BMI or a doctor's recommendation to undertake this activity due to their condition.

NOTE: The cover options listed are only those available to buy directly from ahm.

Please refer to individual product pages for more details including limits and benefit amounts.

Package Choices – a guide

If you're after a complete health cover package that includes hospital and extras, use this guide to help you choose the right combination. Remember, you can combine any hospital cover with any extras cover to meet your needs. Our friendly cover choice specialists can help you with your decision, so give us a call on **134 246** if you need a hand.

Health cover for basic needs

Basic Hospital and Basic Extras

Basic Hospital is designed for younger people less likely to need full cover for certain procedures and treatments. It pays a default (minimum) private hospital benefit for some services like pregnancy, heart, dialysis, hip and knee joint replacements and gastric banding and has a co-payment.

Basic Extras pays benefits for routine dental, optical, physio, chiro and complementary and alternative therapies, plus a range of health improvement services such as weight loss and quit smoking.

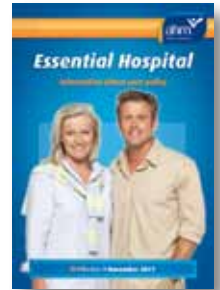


Health cover for essential needs

Essential Hospital Level 5 and Lifestyle Extras

Essential Hospital Level 5 is suitable for singles, couples and families who don't need full cover for pregnancy or hip and knee joint replacements and includes a co-payment.

Lifestyle Extras has been designed to complement your lifestyle. It provides benefits for dental, optical, therapies and a broad range of complementary and alternative therapies. Plus, you get health improvement benefits like quit smoking and stress management courses, pharmacy benefits and laser eye surgery for refractive sight correction.



Health cover for families

Family Hospital Level 5 and Family Extras

Family Hospital Level 5 is designed to meet the needs of families or if you're planning to have children. It covers a range of services including pregnancy, IVF and sterility reversal and includes a co-payment.

Family Extras is designed to cover services that family members need the most like orthodontics; routine, major and complex dental services; speech and eye therapy; glasses and orthotics. It includes swimming lessons

for children, mouth guards, therapies useful for injuries, health improvement benefits and more.



Health cover for those who want our best

Top Hospital and Super Extras

Top Hospital is our most comprehensive cover, providing for services such as pregnancy, heart procedures and hip and knee joint replacements. It's also available with a co-payment to help reduce your premiums.

Super Extras covers a large range of services and has higher benefits and financial year limits than ahm's other covers.

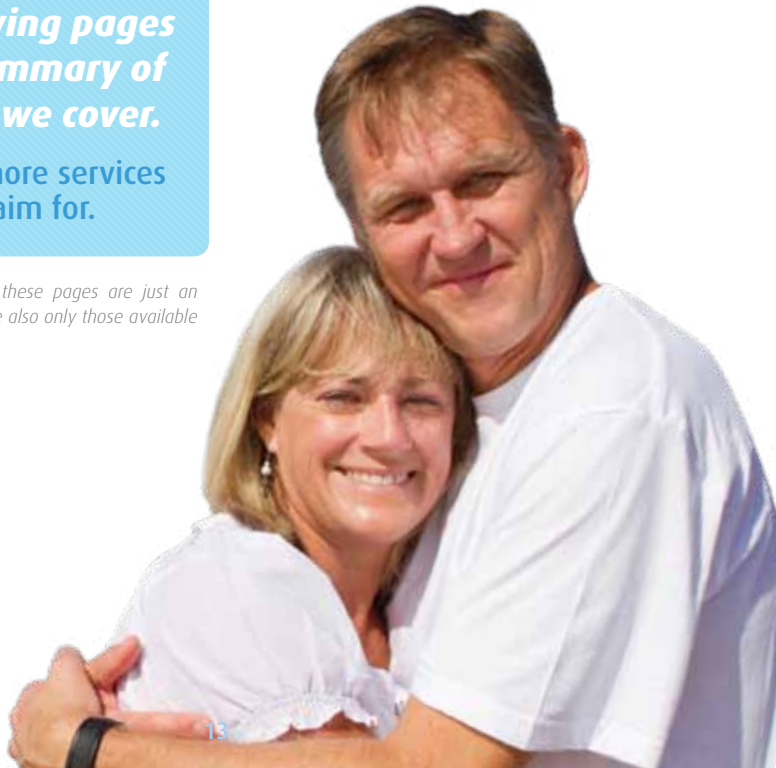
It covers all your dental needs from routine to complex and includes orthodontics and dentures. There's a wide range of therapies covered, preventative tests and scans, post operative and medical aids, optical, laser eye surgery for refractive sight correction and audiology and hearing aids.



The extras cover tables on the following pages provide a summary of the services we cover.

There's many more services you can claim for.

NOTE: The packages listed on these pages are just an example of our products and are also only those available to buy direct from ahm.



Benefit tables explained

The table below is an example of the benefits tables on the following pages. Listed under each heading is a breakdown of what is covered, the benefit you are entitled to receive and the financial year limits that apply.

Name of benefit
and services provided
under that benefit

Range of benefit
amount payable for the services
provided under that benefit

<i>Most popular services</i>	<i>Benefit amount</i>	<i>Yearly limit</i>
Health improvement		
<ul style="list-style-type: none"> Quit smoking products and courses Disease management fees Cancer Council UV products Stress management courses Preventive tests Doctor health checks (1 per person per financial yr) Exercise classes[#] 	\$10 – \$150	\$150 per person \$300 per family
Pharmacy		
<ul style="list-style-type: none"> General items[†] Preventive/travel vaccines Contraceptives (for medical reasons) Hormonal implants 	Up to \$40 each item above the general patient PBS amount	\$250 combined per person \$500 combined per family
Other benefits		
<ul style="list-style-type: none"> Emergency ambulance 		No limit

[#] Where part of an ahm or approved health management program and provided by an ahm approved provider.

[†] Excludes PBS scripts, over the counter or off the shelf medicines, vitamins and herbal medicines.

Footnotes
detail any benefit
conditions that apply

Yearly limit
that applies to the benefit.
Per person and family limits apply

Basic Extras

Most popular services	Benefit amount**	Yearly limit
Routine dental		
<ul style="list-style-type: none"> Fluoride treatment Checkups Scale and clean Extractions X-rays Direct restorations 	\$19.60 - \$157.90	\$500 combined per person \$1,000 family limit
Optical		
<ul style="list-style-type: none"> Frames, lenses, contacts and repair 	\$150	\$150 combined per person \$300 family limit
Therapies		
<ul style="list-style-type: none"> Physiotherapy Osteopathy Chiropractic 	\$12 - \$33	\$400 combined per person \$800 combined family
<ul style="list-style-type: none"> Naturopathy Acupuncture Remedial massage Herbalism Homeopathy Exercise physiology 	\$18	
Health improvement		
<ul style="list-style-type: none"> Dietitian and nutritionist Weight loss** classes and courses 	\$6 - \$60	\$100 per person \$200 per family
<ul style="list-style-type: none"> Quit smoking products and courses Disease management fees Cancer Council UV products Stress management courses Preventive tests Doctor health checks (1 per person per financial yr) Exercise classes† 	\$10 - \$150	\$150 per person \$300 per family
Pharmacy		
<ul style="list-style-type: none"> General items† Preventive/travel vaccines Contraceptives (for medical reasons) Hormonal implants 	Up to \$40 each item above the general patient PBS amount	\$250 combined per person \$500 combined per family
Other benefits		
<ul style="list-style-type: none"> Emergency ambulance 		No limit

* Benefit amounts will depend on service.

**ahm approved providers only with medical evidence of a BMI of 26 or over for adult claims and an unhealthy BMI for children's claims.

Where part of an ahm or approved health management program and provided by an ahm approved provider.

† Excludes PBS scripts, over the counter or off the shelf medicines, vitamins and herbal medicines.

Note: Please see page 26 for information about waiting periods.

Lifestyle Extras

Most popular services	Benefit amount**	Yearly limit
Dental		
Routine dental <ul style="list-style-type: none"> Fluoride treatment Checkups Scale and clean Extractions X-rays Direct restorations 	\$22.70 - \$157.90	\$500 combined per person \$1,000 family limit
Complex dental <ul style="list-style-type: none"> Periodontics – non surgical periodontic treatment Endodontics – root canal therapy 	\$117.05 – \$149.05	1-4 yrs membership \$600 combined per person \$1,200 family limit
Major dental <ul style="list-style-type: none"> Crowns, bridges, implants Indirect restorations 	\$197.50 – \$495.50	1-4 yrs membership \$750 combined per person \$1,500 family limit
Orthodontics		1-2 yrs membership - \$500 per person Lifetime limit \$1,400 per person
Optical		
<ul style="list-style-type: none"> Frames, lenses, contacts and repair 	\$180	\$180 combined per person \$360 family limit
<ul style="list-style-type: none"> Laser eye surgery (per eye) 	\$450	Lifetime limit \$900 per person \$1,800 combined family
Therapies		
<ul style="list-style-type: none"> Physiotherapy Osteopathy Chiropractic 	\$16 – \$41	0-4 yrs membership \$300 per person per therapy \$750 per family per therapy
Other therapies		
<ul style="list-style-type: none"> Psychology and hypnotherapy 	\$24 – \$71	0-4 yrs membership \$250 combined per person \$500 per family limit

* Benefit amounts will depend on service.

Note: Please see page 26 for information about waiting periods.

Lifestyle Extras

Most popular services	Benefit amount**	Yearly limit
Complementary and alternative		
<ul style="list-style-type: none"> • Naturopathy • Acupuncture • Remedial massage • Herbalism • Reflexology • Homeopathy • Shiatsu • Traditional Chinese medicine • Myotherapy • Exercise physiology and more! 	\$24.50	\$400 combined per person \$800 family limit
Health improvement		
<ul style="list-style-type: none"> • Dietitian and nutritionist • Weight loss^ classes and courses 	\$10 – \$100	\$400 per person \$800 per family
<ul style="list-style-type: none"> • Quit smoking products and courses • Disease management fees • Cancer Council UV products • Stress management courses • Preventive tests • Doctor health checks (1 per person per financial year) • Exercise classes† 	\$15 – \$250	\$250 per person \$500 per family
Pharmacy		
<ul style="list-style-type: none"> • General items† • Preventive/travel vaccines • Contraceptives (for medical reasons) • Hormonal implants 	Up to \$50 each item above the general patient PBS amount	0-4 yrs membership \$350 combined per person \$700 combined per family
Other benefits		
<ul style="list-style-type: none"> • Emergency ambulance 		No limit

* Benefit amounts will depend on service.

^ ahm approved providers only with medical evidence of a BMI of 26 or over for adult claims and an unhealthy BMI for children's claims.

Where part of an ahm or approved health management program and provided by an ahm approved provider.

† Excludes PBS scripts, over the counter or off the shelf medicines, vitamins and herbal medicines.

Note: Please see page 26 for information about waiting periods.

Family Extras

Most popular services	Benefit amount**	Yearly limit
Dental		
Routine dental <ul style="list-style-type: none"> Fluoride treatment Checkups Scale and clean Extractions X-rays Direct restorations 	\$21 - \$157.90	0-4 yrs membership \$500 combined per person \$1,250 family limit
Complex dental <ul style="list-style-type: none"> Periodontics – non surgical periodontic treatment Endodontics – root canal therapy 	\$117.05 – \$149.05	1-4 yrs membership \$600 combined per person \$1,500 family limit
Major dental <ul style="list-style-type: none"> Crowns, bridges, implants Indirect restorations Dentures 	\$197.50 – \$495.40	1-4 yrs membership \$750 combined per person \$1,750 family limit
Orthodontics		1-2 yrs membership - \$600 per person Lifetime limit \$1,800 per person
Optical		
<ul style="list-style-type: none"> Frames, lenses, contacts and repair 	\$180	\$180 combined per person \$450 family limit
Therapies		
<ul style="list-style-type: none"> Physiotherapy Osteopathy Chiropractic 	\$13.50 – \$35	0-4 yrs membership \$250 per person per therapy \$625 per family per therapy
Other therapies		
<ul style="list-style-type: none"> Psychology and hypnotherapy Speech therapy Occupational therapy Eye therapy Podiatry 	\$21 – \$152.50	0-4 yrs membership \$250 per person per therapy \$625 per family per therapy

* Benefit amounts will depend on service.

Note: Please see page 26 for information about waiting periods.

Family Extras

Most popular services	Benefit amount**	Yearly limit
Complementary and alternative		
<ul style="list-style-type: none"> • Naturopathy • Acupuncture • Remedial massage • Herbalism • Homeopathy • Exercise physiology 	\$21.50	\$300 combined per person \$600 family limit
Health improvement		
<ul style="list-style-type: none"> • Dietitian and nutritionist • Weight loss^ classes and courses 	\$8 – \$80	\$250 per person \$625 per person
<ul style="list-style-type: none"> • Quit smoking products and courses • Disease management fees • Cancer Council UV products • Stress management courses • Preventive tests • Doctor health checks (1 per person per financial year) • Exercise classes* • Swimming lessons and training for 0-17 year olds† 	\$8 – \$250	\$250 per person \$625 per person
Orthotics		
<ul style="list-style-type: none"> • Orthotics and orthopaedic shoes 	\$150	\$150 combined per person \$300 family limit
Pharmacy		
<ul style="list-style-type: none"> • General items†† • Preventive/travel vaccines • Contraceptives (for medical reasons) • Hormonal implants 	Up to \$50 each item above the general patient PBS amount	0-4 yrs membership \$350 combined per person \$700 family limit

* Benefit amounts will depend on service.

^ ahm approved providers only with medical evidence of a BMI of 26 or over for adult claims and an unhealthy BMI for children's claims.

Where part of an ahm or approved health management program and provided by an ahm approved provider.

† By an Austswim® or Swim Australia accredited swim school with evidence of asthma, diabetes, an unhealthy BMI or a doctor's recommendation to undertake this activity due to their condition.

†† Excludes PBS scripts, over the counter or off the shelf medicines, vitamins and herbal medicines.

Note: Please see page 26 for information about waiting periods.

Family Extras

Most popular services	Benefit amount**	Yearly limit
Other benefits		
<ul style="list-style-type: none"> Pre and post natal consultations and classes Birthing courses 	\$25 – \$120	\$250 combined per person per rolling year [^]
<ul style="list-style-type: none"> Hearing aids/repair 	\$35 – \$600	Up to \$1,200 every 3 financial years No family limit
<ul style="list-style-type: none"> Travel and accommodation (for specialist appointments and outpatient procedures only) 	\$30 per night 15¢ per kilometre	Up to \$200 combined per person \$400 family limit
<ul style="list-style-type: none"> Medical gases (such as oxygen) 	\$80 per unit	\$1,000 combined per person
<ul style="list-style-type: none"> Joint fluid replacement injections 	\$320 per injection	\$640 combined per person per rolling year**
<ul style="list-style-type: none"> Emergency ambulance 		No limit

* Benefit amounts will depend on service.

[^] A rolling year begins on the date a service was first provided with the limit applying to that 12 month period.

Note: Please see page 26 for information about waiting periods.

Super Extras

Most popular services	Benefit amount*	Yearly limit
Dental		
Routine dental <ul style="list-style-type: none"> Fluoride treatment Checkups Scale and clean Extractions X-rays Direct restorations 	\$23.75 - \$189.50	No limit applies
Complex dental <ul style="list-style-type: none"> Periodontics – non surgical periodontic treatment Endodontics – root canal therapy 	\$138.35 – \$176.20	1-4 yrs membership \$1,000 combined per person \$2,500 family limit
Major dental <ul style="list-style-type: none"> Crowns, bridges, implants Indirect restorations Dentures 	\$246.90 – \$587.10	1-4 yrs membership \$1,100 combined per person \$2,750 family limit
Orthodontics		1-2 yrs membership - \$800 per person Lifetime limit \$2,400 per person
Optical		
<ul style="list-style-type: none"> Frames, lenses, contacts and repair 	Depends on loyalty years	0-4 yrs membership \$250 combined per person No family limit
<ul style="list-style-type: none"> Laser eye surgery (per eye) 	\$600	Lifetime limit \$1,200 per person
Therapies		
<ul style="list-style-type: none"> Physiotherapy Osteopathy Chiropractic 	\$17 – \$43	0-4 yrs membership \$300 per person per therapy \$750 per family per therapy
Other therapies		
<ul style="list-style-type: none"> Psychology and hypnotherapy Speech therapy Occupational therapy Eye therapy Podiatry Audiology 	\$25 – \$210	0-4 yrs membership \$300 per person per therapy \$750 per family per therapy

* Benefit amounts will depend on service.

Note: Please see page 26 for information about waiting periods.

Super Extras

Most popular services	Benefit amount**	Yearly limit
Complementary and alternative		
<ul style="list-style-type: none"> • Naturopathy • Acupuncture • Remedial massage • Herbalism • Reflexology • Shiatsu • Homeopathy • Traditional Chinese medicine • Myotherapy • Exercise physiology and more! 	\$26.50	\$400 combined per person \$800 family limit
Health improvement		
<ul style="list-style-type: none"> • Dietitian and nutritionist • Weight loss** classes and courses 	\$10 – \$100	\$400 per person \$1,000 per family
<ul style="list-style-type: none"> • Quit smoking products and courses • Disease management fees • Cancer Council UV products • Stress management courses • Preventive tests • Doctor health checks (1 per person per financial year) • Exercise classes[#] • Swimming lessons and training for 0-17 year olds[†] 	\$10 – \$250	\$250 per person \$625 per person
Orthotics		
<ul style="list-style-type: none"> • Orthotics and orthopaedic shoes 	\$200	\$200 combined per person \$400 family limit
Pharmacy		
<ul style="list-style-type: none"> • General items^{††} • Preventive/travel vaccines • Contraceptives (for medical reasons) • Hormonal implants 	Up to \$60 each item above the general patient PBS amount	0-4 yrs membership \$500 combined per person \$1,000 family limit

* Benefit amounts will depend on service.

** ahm approved providers only with medical evidence of a BMI of 26 or over for adult claims and an unhealthy BMI for children's claims.

Where part of an ahm or approved health management program and provided by an ahm approved provider.

† By an Austswim® or Swim Australia accredited swim school with evidence of asthma, diabetes, an unhealthy BMI or a doctor's recommendation to undertake this activity due to their condition.

†† Excludes PBS scripts, over the counter or off the shelf medicines, vitamins and herbal medicines.

Note: Please see page 26 for information about waiting periods.

Super Extras

Most popular services	Benefit amount**	Yearly limit
Other benefits		
<ul style="list-style-type: none"> Pre and post natal consultations and classes Birthing courses 	\$25.50 – \$122.50	\$210 combined per person per rolling year [^] No family limit
<ul style="list-style-type: none"> Hearing aids/repair 	\$50 – \$800	Up to \$1,600 combined per person every 3 financial years No family limit
<ul style="list-style-type: none"> Travel and accommodation (for specialist appointments and outpatient procedures only) 	\$30 per night 15¢ per kilometre	Up to \$300 combined per person \$600 family limit
<ul style="list-style-type: none"> Post operative and medical aids 	\$105 – \$160	\$300 combined per person \$600 family limit
<ul style="list-style-type: none"> Medical gases (such as oxygen) 	\$100 per unit	\$1,200 combined per person
<ul style="list-style-type: none"> Joint fluid replacement injections 	\$320 per injection	\$640 combined per person per rolling year [^]
<ul style="list-style-type: none"> Outpatient procedure room fees 	\$120 per procedure	\$360 combined per person \$720 family limit
<ul style="list-style-type: none"> Emergency ambulance 		No limit

* Benefit amounts will depend on service.

[^] A rolling year begins on the date a service was first provided with the limit applying to that 12 month period.

Note: Please see page 26 for information about waiting periods.

Important information

Co-payments

A co-payment is a fixed daily amount that you pay if you go to any hospital or day surgery. It applies to each person covered on your policy for the first two days of hospitalisation, each membership year.

How much do you have to pay and when?

Top Hospital	
What you pay	No co-payment
Top Hospital Level 5 & Family Hospital Level 5	
What you pay	\$250 for same day or 1 night stay per person or \$500 for two or more nights stay per person
Limits per membership year	\$500 per person \$1,000 per family
Top Hospital Level 8	
What you pay	\$400 for same day or 1 night stay per person or \$800 for two or more nights stay per person
Limits per membership year	\$800 per person \$1,600 per family
Essential Hospital Level 5 & Basic Hospital	
What you pay	\$250 for same day or 1 night stay per person or \$500 for two or more nights stay per person
Limits per membership year	\$500 per person

Co-payment waiver

If you have Top Hospital Level 5 or Top Hospital Level 8, the co-payment will be waived for:

- Child, adult child, student dependants and adult dependants on your policy who require a hospitalisation.
- The first admission in relation to a non-compensable accident** for any person on the policy.

***An accident is defined as an unplanned or unforeseen event resulting in bodily injury that requires immediate medical treatment in a hospital. We don't waive the co-payment where it's a compensable claim.*

Restricted services

Where a restricted service is indicated in a hospital product, it means that the service isn't fully covered. We'll pay the default (minimum) benefit only for accommodation on restricted services (see definition over the page) in a private or public hospital.

For example, if you have a knee joint replacement with Basic Hospital, ahm will pay the default (minimum) benefit only for accommodation. If you have a knee joint replacement with Top Hospital, accommodation and theatre costs are fully covered.

Restricted services also include cosmetic surgery where not considered medically necessary and services not covered by Medicare.

For services not covered or not paid by Medicare, we'll only pay the default (minimum) benefit on accommodation.

Default (minimum) benefit

We'll pay a default (minimum) benefit as set by the Federal Government for restricted services. The default benefit covers the cost of:

Accommodation

- shared accommodation at a public hospital; or
- a reduced level of accommodation benefits (including special care) in a private hospital

Medical Gap

- if your doctor participates in our GapCover scheme and charges the agreed fee, we'll cover the difference between the Schedule Fee and the agreed fee;
- the difference between Medicare benefits and the Schedule fee for inpatient services

Surgically implanted prostheses

- we'll cover the cost of any No Gap prostheses and the minimum benefit for Gap permitted prostheses.

Theatre fees and intensive care accommodation

- no benefits are payable in a private hospital. For services not covered or not paid by Medicare, we'll only pay the default benefit on accommodation.

NOTE: Any co-payment applicable to your cover will be charged even where only a default benefit is paid.

+18 cover

+18 is an option for families and single parents to keep their children covered on their own policy. This category caters to adult children who are single but who aren't studying full-time.

Children aged between 18 and 25 who are single and not full-time students (dependant adults) can stay covered on your membership for an additional premium on top of your current premium – an extra 25% on hospital and 35% on extras. If you have combined hospital and extras cover, this will work out to be around an extra 25% - 30% of your total premium depending on what level of cover you have.

+18 is available with Essential Hospital Level 5, Top Hospital, Top Hospital Level 5 and Top Hospital Level 8 (and any combination of these hospital covers with extras).

If you have a combined (hospital and extras) cover, you'll need to purchase +18 on the package (not just one part).

Call us 134 246 if you'd like to discuss this option for your children.



When you join ahm we'll confirm your full entitlements by sending you a policy document applicable to your selected cover. In the meantime, you can visit ahm.com.au for more detail about the benefits we pay.

Hospital cover

You're covered in our partner private hospitals and day surgeries (the majority of private hospitals in Australia) as well as public hospitals.

Pre-existing medical conditions

If you have a pre-existing medical condition you'll have to wait 12 months before you're covered. A pre-existing condition is an ailment, illness or condition, the signs or symptoms of which, in the opinion of a medical practitioner appointed by ahm, existed at any time during the 6 months prior to joining a hospital cover or changing your cover to include services not previously covered.

Exclusions

Some health insurers have exclusions in their policies. This means they won't pay any benefits toward the hospital and medical costs for a service that's excluded. **The hospital covers outlined in this brochure have no exclusions.**

Extras cover

Benefit amounts depend on the service you receive and the level of cover you have.

Loyalty limits – with most extras covers the longer you're with ahm, the higher your limits.

Waiting periods

If you're switching from another private health insurer, we'll recognise waiting periods already served for comparable benefits.

The good news is that as there are no 2 or 6 month waiting periods on any of ahm's extras covers, you'll be able to start claiming straight away on many extras benefits, even if you were still serving waiting periods with your previous insurer.

If you haven't had continuous hospital or extras cover, or haven't served waiting periods for comparable benefits, then the following waiting periods will apply. If you're not sure, just call us.

<i>Waiting period</i>	<i>Service</i>
1 day	<ul style="list-style-type: none">• Ambulance• Hospital treatment required as a result of an accident• Travel and accommodation• Disease prevention and chronic disease management programs
2 months	<ul style="list-style-type: none">• Hospital treatment (where there's no pre-existing conditions)• Rehabilitation, psychiatric and palliative care (regardless of whether pre-existing)• Doctor health checks and Healthy Heart checks• Hospital substitute services (except obstetric related or if a pre-existing condition)
12 months	<ul style="list-style-type: none">• Pre-existing conditions• Obstetrics, pregnancy and birth related conditions in a public or private hospital (including hospital substitute services)• Pre and post natal services• Pregnancy Support program• Disease management appliances• Complex and major dental services including orthodontics• Podiatric surgery, orthotics, hearing aids, medical gases and joint fluid replacement injections• Speech processor and insulin pump replacements
3 years	<ul style="list-style-type: none">• Laser eye surgery (refractive sight correcting)

Your privacy

Australian Health Management Group Pty Limited (ahm) is subject to the Privacy Act 1988 and complies with the principles for handling your personal information. ahm's privacy policy can be viewed on the ahm website ahm.com.au or you can call us on 134 246 for a copy.

Medicare eligibility

If you have a blue interim, yellow reciprocal or no Medicare card, some of the benefits outlined in this brochure may not be available to you.

In particular, because you may not be eligible for benefits paid under the Commonwealth Medicare Benefits Scheme (MBS), you may incur significant out of pocket expenses if you're admitted to any hospital as a private patient.

If you have limited access to Medicare, we strongly recommend that you only purchase an ahm hospital cover in conjunction with an Overseas Visitors Health Cover policy, which is more suitable to your needs.

Many private health insurers offer Overseas Visitors Cover.

For more details on who provides this cover:

- Visit health.gov.au and search for "overseas visitors health cover"
- Freecall 1800 020 103.

Private Health Insurance Code of Conduct

ahm is a signatory to the Private Health Insurance Code of Conduct. This is a self-regulatory code that promotes informed relationships between private health insurers, consumers, agents and brokers.

Our documents display the PHI Code of Conduct logo. This shows that ahm complies with the Code and has been authorised by the Code Compliance Committee to use the logo. If you'd like more information about the Code



– or if you'd like your own copy of the Code – visit our website ahm.com.au

Private Health Insurance Ombudsman

The Private Health Insurance Ombudsman (PHIO) can be contacted for free independent advice if you have a complaint about any health insurer. For more information visit phio.org.au

Making a claim

Claiming for extras is quick and easy and can be done in a number of ways.



HICAPS

Claim for your extras services at a participating provider



Online

Visit ahm.com.au



Phone

134 246



Mail

Complete a claim form and return it to us.

Keeping covered

ahm offers a choice of convenient payment options to keep you covered.



Direct debit

Payments are deducted automatically from your nominated bank account or Visa or MasterCard.



Bpay

Make payments from your cheque or savings account



Credit Card

Make payments over the phone with your Visa or MasterCard.

All enquiries: 134 246

Customer service centre hours:

Monday to Friday
8.00am – 6.00pm (Eastern Standard Time)

Fax: 1300 329 246

Web: ahm.com.au

Email: info@ahm.com.au

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Find us on Facebook

facebook.com/ahm.health.insurance

The information contained in this document was accurate at the time of publication.

ahm reserves the right to vary its premiums and benefits during the year, with premiums being subject to approval by the Minister for Health and Ageing. Members who pay premiums in advance won't be exempt from such changes. This means that changes to benefits or premiums may take effect during your payment period, prior to the date that your policy is financial.



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