BASIC EXTRAS



EFFECTIVE 1 JANUARY 2023

Please read this product guide in conjunction with information on our website and the Important Information Guide.

Take charge of your overall health and wellbeing with Basic Extras. You can access benefits for dental, optical, massage therapy, and more. This cover stands alone, or you can combine it with a hospital cover—the choice is yours!

EXTRAS COVER

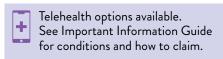
Limits are per person, per calendar year, unless otherwise stated. Benefits are only payable up to the annual limit.

SERVICES	Waiting periods (months)	BENEFIT	ANNUAL LIMIT
Dental Dental items as defined by the Australian Dental Association (ADA) schedule and at our discretion. For information on actual benefits payable, contact us when you have obtained an itemised treatment plan from your dentist. Major dental and surgical removal of teeth are not included.	2		\$400
General and preventative		Set dental benefits depend on item number	
Optical	2		\$180
Highlighted items: No benefit for additional lens treatments (eg. tinting/hardcoating/transitional,			
Complete set of glasses		100% (Up to annual limit)	
Single vision lenses		\$90	
Bi-focal lenses		\$90	
Graduated/progressive lenses		\$122	
Tri-focal lenses		\$100	
Contact lenses—disposable (single/pair)		\$21/\$42	
Contact lenses—hard/soft spherical		\$125	
Contact lenses—hard/soft toric		\$160	
Frames only Payable when prescription lenses are added.		\$70	
Repairs to frames		\$60	
Other services	2		\$400 overall
Physiotherapy			
Consultations - initial/subsequent		\$33/\$27	
Exercise physiology	+	\$23	
Group physiotherapy/exercise physiology/hydrotherapy Provided by a physiotherapist/exercise physiologist as part of a treatment plan.		\$17	
Postnatal/antenatal		\$17	
Chiropractic			
Consultations – initial/subsequent		\$30/\$23	
X-rays (one per year)		\$63	
Alternative therapies Provider must be registered with the Australian Regional Health Group.			
Massage and myotherapy		\$33	
Osteotherapy - initial/subsequent		\$37/\$33	
X-rays – osteopathy (one per year)		\$63	
Pharmaceuticals (approved only) Payable for medications costing over the Pharmaceutical Benefits Scheme (PBS) rate.		\$50	
Psychology and hypnotherapy Psychology benefit only paid for a Medicare registered psychologist. Counsellors must be registered with the Australian Regional Health Group.			
Consultations – initial/subsequent	+	\$70/\$55	
1 1 / 6/ /-	+	\$30	
Counselling consultations – initial/subsequent	-	\$35/\$28	

THINGS TO LOOK OUT FOR

Initial consultation

Limit of one per year for each service type



EXTENDED DEPENDANT COVER

Young adults who are single and not covered as student dependants can remain on their parents' policy until they turn 31, for an additional premium loading. Not available when combined with Basic Hospital or Gold Hospital.