

Business 80 Benefits

What's Covered

Extras are services usually provided outside of a hospital. Medicare does not generally cover these services, so we help you pay for them.

Our members have the choice to use any provider with professional qualifications recognised by us. Please read Your Membership Guidelines for more information on our Recognised Providers.

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SERVICES	SERVICE DETAILS	BENEFIT	MAXIMUM LIMIT
General dental	Check ups, basic fillings, x-rays, scale & clean		
Major dental	Crowns, bridges, dentures, root canal, periodontics, inlays/onlays, implants & orthodontics. Lifetime limit on orthodontics \$2,200.	80%	\$1,100
Optical	Prescription glasses & contact lenses, including repairs. Tinting, coating & hardening of lenses not covered.	80%	\$200
Physiotherapy & antenatal	Consultations only	80%	\$450
Pharmaceutical prescriptions	Prescription items with an official pharmacy receipt. After you pay a sum equal to the current Pharmaceutical Benefits Scheme (PBS) charge, you're covered for the remaining amount above the PBS, up to your benefit limit. Contraceptives & fertility treatment hormones not covered.		
Specialist therapies	Speech pathology & occupational therapy. Consultations only		
Clinical psychology	Consultations only		
Podiatry			
Hearing aids	One appliance every five years		
Aids & appliances	CPAP machines, blood pressure monitors, custom made orthotics & more. A letter is required from your treating doctor or recognised health practitioner. Appliances must be purchased from a recognised health practitioner or organisation.		
Chiropractic & osteopathy	Consultations only. Includes two chiropractic x-rays.	80%	\$450
Therapies	Acupuncture, ayurveda, Chinese massage, Chinese herbal medicine, exercise physiology, myotherapy, nutrition, remedial massage, sports therapy & traditional Thai massage. Consultations only.	80%	\$200
Dietetics	Consultations only		

Please note: unless specified otherwise, all limits are per person per membership year. This is a summary of your Extras cover. For full details of your benefits and membership entitlements, please refer to Your Membership Guidelines.

Waiting periods

- **12 months** – Major dental
- **12 months** – Hearing aids
- **12 months** – Aids, appliances & orthotics