

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.

Business 80 Benefits

| SERVICES | SERVICE DETAILS | BENEFIT | MAXIMUM LIMIT |
|------------------------------|-----------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|---------|---------------|
| General dental | Check ups, basic fillings, x-rays, scale & clean | 80% | \$1,100 |
| Major dental | Crowns, bridges, dentures, root canal, periodontics, inlays/onlays, implants & orthodontics. Lifetime limit on orthodontics \$2,200. | | |
| 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. | 80% | \$700 |
| 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