

Basic Extras Cover

Entry-level extras cover perfectly suited to singles and couples when combined with Smart Starter hospital cover.



Waiting periods

Waiting periods apply if you are new to extras cover or if you are switching from a lower level of extras cover

- 12 months for aids and appliances
- 2 months for all other services

Limits

- Limits apply per person per calendar year except where otherwise stated

If you transfer to Doctors' Health Fund and/or transfer internally to another membership, please be aware that extras benefits paid by the previous fund and/or policy counts towards:

- annual limits within your first calendar year
- lifetime limits

Included Services and Treatments	Annual Limits Per Person	Benefits Paid
General dental services (excludes tooth whitening and oral surgery)	\$500	100% of the cost for the first check-up, 50% of the cost for subsequent check-ups and other dental services, where the fees are within the range of usual, customary and reasonable charges. Check-ups limited to an examination, fluoride and a scale and clean Examination items 011 to 017, Fluoride treatment item 121, Scale & Clean items 111, 114 and 115
Optical	\$150	No sub-limits apply Use the full \$150 for your choice of frames, lenses or contact lenses 100% of the cost of optical appliances
Non-PBS pharmaceuticals	Combined limit with aids & appliances of \$150	85% of the cost covered above the PBS
Aids & appliances	Combined limit with Non-PBS pharmaceuticals of \$150 For Fund-approved consumable items, benefit paid twice per calendar year For Fund-approved non-consumable items, benefits paid once every 2 years	75% of the cost where the use of the item was prescribed by a registered health practitioner for a health condition
Physiotherapy - Individual - Group	Combined limit of \$400	\$35 per visit \$15 per visit
Mental health services (with a registered mental health practitioner)		\$80 per visit
Occupational & speech therapy		\$35 per visit
Podiatry, dietetics & orthoptics		\$30 per visit
Remedial massage & myotherapy		\$25 per visit

Terms explained

Aids & appliances - used to manage, treat or monitor a diagnosed medical condition

Consumable - an item that you need to periodically replace in order for it to perform its function. Liable to be used up or depleted

Non-Consumable - an item most likely to be used for at least 2 years without need of replacement

Non-PBS pharmaceuticals - prescription pharmaceuticals not listed on the Australian government's Pharmaceutical Benefits Schemes (PBS)

Group physiotherapy - where physiotherapy is carried out in a group environment and your individual treatment is managed by an attendant physiotherapist