

Seniors Top Extras

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.

Receive 70% of the cost back (up to the annual limit and after waiting periods have been served) on:

- ✓ The cost of the consultation
- ✓ The cost of health appliances listed on this policy. Ask us about specific restrictions and replacements.

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

Seniors Top Extras

For those that want the best when it comes to Extras. Get 70% back on each visit up to your annual limit.

| Extras Covered | Annual Limit | Maximum amount claimable per person in a calendar year | Waiting Period | Applies if you are new to health insurance or if you have recently increased your level of Extras cover |
|--|--------------|---|----------------|---|
| Preventative dental treatment Includes selected examinations, scale and cleans and fluoride treatments | \$1,000 | | 2 months | |
| General dental treatment E.g. fillings, basic extractions, x-rays | | | | |
| Major dental treatment Includes root canal therapy, crowns, bridges, dentures, oral surgery | \$1,000 | | 12 months | |
| Orthodontia | | Starting limit of \$800 (increasing by \$100 per calendar year to a lifetime limit of \$1,700) | 12 months | |
| Optical appliances (appliance limits apply) E.g. prescription glasses and contact lenses | \$350 | | 6 months | |
| Physiotherapy | \$500 | | 2 months | |
| Exercise physiology | \$250 | | 2 months | |
| Ambulance Emergency ambulance transport paid at 100% of the cost ¹ | No limit | | 1 day | |
| Chiropractic Osteopathy | \$400 | | 2 months | |
| Natural therapies (consultations only) Remedial massage, acupuncture, Chinese herbalism and myotherapy | \$400 | | 2 months | |
| Speech pathology (Speech therapy) | \$300 | | 2 months | |
| Podiatry (consultations only) Foot orthotics (appliance limits apply) | \$400 | | 2 months | |

¹ Excludes residents of QLD and TAS who have ambulance services provided by their State ambulance schemes.

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|---|--------------|--|----------------|---|
| Eye therapy (Orthoptics) | | \$200 | 2 months | |
| Dietary advice | | \$350 | 2 months | |
| Home nursing services | | \$200 | 2 months | |
| Occupational therapy | | \$300 | 2 months | |
| Pharmaceutical prescriptions Benefits only payable for non PBS items. Benefits do not apply to prescriptions dispensed to hospital inpatients | | \$500 | 2 months | |
| Psychology | | \$500 | 2 months | |
| Hearing aids & speech processors (appliance limits apply) | | \$1,200 | 36 months | |
| Health aids (appliance limits apply) E.g. nebuliser, Irlen lens, peak flow meter, spacers, surgical stockings, CPAP machine, CPAP parts, pressure garment, walking frame, blood pressure monitor, hip protector | | \$400 | 12 months | |
| Healthier lifestyle benefit Approved weight management, quit smoking and health management programs (gym, personal trainer) | | \$200 | 6 months | |
| Preventative tests (service limits apply) Thin prep, bone density tests, bowel screening | | \$200 | 6 months | |

It pays to review your cover regularly

Your life is constantly changing. So, you should remember to review your health cover at least once a year to make sure it doesn't reflect the old you. We make reviewing and updating your cover quick and easy.

Simply visit
seniors.com.au or call us
on **1300 029 836**

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