



Your Extras Cover

# Apia Essential and Advanced Extras

**60% BACK**  
of the cost to you  
up to your annual limit

## 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 60% of the cost back (up to the annual limit and service limits, 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.

## Apia Essential Extras

The Extras that people use most.

Extras Covered	Annual Limit <small>Maximum amount claimable per person in a calendar year</small>	Waiting Period <small>Applies if you are new to health insurance or if you have recently increased your level of Extras cover</small>
<b>Preventative dental treatment</b> <small>Includes selected examinations, scale and cleans, fluoride treatments and x-rays</small>	No annual limit, service limits apply*	2 months
<b>General dental treatment</b> <small>E.g. fillings, basic extractions</small>	\$600	2 months
<b>Major dental treatment</b> <small>Includes root canal therapy, crowns, bridges, dentures, oral surgery</small>	\$600	12 months
<b>Optical appliances</b> <small>E.g. prescription glasses and contact lenses</small>	\$250	6 months
<b>Physiotherapy</b>	\$350	2 months
<b>Ambulance</b> <small>Emergency ambulance transport paid at 100% of the cost^</small>	No limit	1 day

\* A service limit restriction means there's a cap on how often you can claim for certain treatment in a calendar year or across calendar years.

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



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### Apia Advanced Extras

Additional Extras services like Chiropractic and Osteopathy to suit an active lifestyle.

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
Chiropractic Osteopathy		\$300	2 months	
Podiatry (consultations only) Foot orthotics (appliance limits apply)		\$250	2 months	
Pharmaceutical prescriptions Benefits only payable for non PBS items. Benefits do not apply to prescriptions dispensed to hospital inpatients		\$250	2 months	
Health aids (appliance limits apply) Surgical stockings, CPAP Machine, CPAP parts, pressure garment, walking frame, blood pressure monitor, hip protector, blood coagulation device, erectile dysfunction pump, macular degeneration aid		\$300	12 months	
Healthier lifestyle benefit Approved weight management, quit smoking and health management programs (gym, personal trainer)		\$250	6 months	
Preventative tests (service limits apply) Thin prep, bone density tests, bowel screening		\$200	6 months	
Hearing aids (appliance limits apply)		\$800	36 months	
Eye therapy (Orthoptics)		\$200	2 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

**apia.com.au/health** or  
call us on **1800 274 213**