

# Your Extras Cover



## Apia Essential Plus Extras

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[apia.com.au/health](http://apia.com.au/health)

Extras cover is for services you can use every day to stay healthy, like going to the dentist, a visit to the physio or a new pair of glasses.

### What's covered

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

At our Recognised Providers you'll receive 60% 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 customers 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 Plus Extras

The Extras that people use most, with higher annual limits.

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

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 &amp; cleans and fluoride treatments</small>	<b>No limit</b>	<b>2 months</b>
<b>General dental treatment</b> <small>e.g. fillings, basic extractions, x-rays</small>	<b>\$700</b>	<b>2 months</b>
<b>Major dental treatment</b> <small>Includes root canal therapy, crowns, bridges, dentures, oral surgery</small>	<b>\$1,300</b>	<b>12 months</b>
<b>Optical appliances</b> <small>e.g. prescription glasses and contact lenses</small>	<b>\$300</b>	<b>6 months</b>
<b>Physiotherapy</b>	<b>\$450</b>	<b>2 months</b>
<b>Ambulance</b> <small>Emergency ambulance transport paid at 100% of the cost</small>	<b>No limit</b>	<b>1 day</b>

## It pays to review your cover regularly

To review or update your cover at any time;

Simply call us on **1800 274 213**