

# Your Extras Cover



## Apia Premium 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 75% 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 Premium Extras

For those who want the best when it comes to Extras.

**75% 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>\$1,000</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>Orthodontia</b>	<b>Starting limit of \$800</b> <small>(increasing by \$100 per calendar year to a lifetime limit of \$2,600)</small>	<b>12 months</b>
<b>Optical appliances</b> <small>e.g. prescription glasses and contact lenses</small>	<b>\$350</b>	<b>6 months</b>
<b>Physiotherapy</b>	<b>\$600</b>	<b>2 months</b>
<b>Exercise physiology</b>	<b>\$300</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>



## Apia Premium Extras (cont'd)

For those who want the best when it comes to Extras.

### 75% 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>
Chiropractic Osteopathy	\$500	2 months
Natural therapies <small>(consultations only)</small> <small>Includes remedial massage, acupuncture, naturopathy, herbalism, myotherapy and shiatsu</small>	\$400	2 months
Speech pathology (speech therapy)	\$450	2 months
Podiatry <small>(consultations only)</small> Foot orthotics <small>(appliance limits apply)</small>	\$400	2 months
Eye therapy (orthoptics)	\$200	2 months
Dietary advice <small>(consultations only)</small>	\$600	2 months
Home nursing services	\$200	2 months
Occupational therapy	\$450	2 months
Pharmaceutical prescriptions <small>Benefits only payable for non PBS items. Benefits do not apply to prescriptions dispensed to hospital in-patients</small>	\$500	2 months
Psychology	\$500	2 months
Hearing aids & speech processors <small>(appliance limits apply)</small>	\$1,200	36 months
Health aids <small>(appliance limits apply)</small> <small>e.g. Nebuliser, irlen lens, peak flow meter, spacers, surgical stockings, CPAP machine, CPAP parts, pressure garment, walking frame, blood pressure monitor, hip protector</small>	\$500	12 months
Healthier lifestyle benefit <small>Approved weight management, quit smoking, first aid and health management programs (gym, personal trainer, yoga, pilates)</small>	\$400	6 months
Preventative tests <small>(service limits apply)</small> <small>Thin prep, bone density tests, bowel screening</small>	\$200	6 months

## It pays to review your cover regularly

To review or update your cover at any time;

Simply call us on **1800 274 213**