

# Budget Extras 55

(only available with a Hospital cover)

Budget Extras 55 only covers some dental, physiotherapy and chiropractic services with 55% back of the cost of the service up to the overall limit.

DESCRIPTION	WAITING PERIOD	PER SERVICE BENEFIT (UP TO OVERALL LIMIT)	OVERALL LIMIT (PER PERSON)	BENEFIT PERIOD
<b>DENTAL**</b>				
<b>Preventative &amp; general dental</b> (e.g. oral examination, scale & clean, fluoride treatment, x-ray, mouthguard, simple filling, simple and surgical extraction)	2 months	55% of the cost	\$350	calendar year
<b>THERAPIES*</b>				
Physiotherapy (includes antenatal/postnatal)	2 months	55% of the cost	\$250	calendar year
Chiropractic & osteopathy				

\* A Benefit is not payable in respect of a service that was rendered to a Member if the services can be claimable from any other source.

\*\* Benefits are not payable for Do-It-Yourself (DIY) dentistry including whitening kits, aligners and occlusal splints. Please contact us to confirm whether a benefit is payable.

## Understanding your Extras cover

**Budget Extras 55 benefits are based on 55% of the cost the provider charges you up to an overall limit.**

### Benefit Period

Each group of services within Extras covers have an overall limit on the amount you can claim. Most limits are based on per person per calendar year, unless otherwise stated in our Extras table.

### Extras Waiting Periods

DESCRIPTION	CALENDAR MONTHS
Preventative & general dental, physiotherapy, chiropractic & osteopathy	2 months

## Choice Network

### Dental Choice Networks

The dental Choice Network is a group of dental service providers who have committed to reducing or removing the gap for selected preventative dental services that you would usually pay between the dentist's charges and the CBHS Corporate Health benefit. By choosing to use a dentist in the network you will have no out-of-pocket expenses for these selected services.

### Option to Keep a Non-Student Dependant Covered

Budget Extras 55 also provides an option to keep your non-student dependants covered up to the age of 25 on your cover providing they meet the non-student dependant criteria. An additional contribution amount is payable to enable this option.