

# **Basic Extras**

(only available with a Hospital cover)

Basic Extras is designed for those who live a healthy and active lifestyle and want affordable Extras cover just for the basics.

DESCRIPTION	EXAMPLES OF MAXIMUM CLAIMABLE AMOUNT PER SERVICE	OVERALL LIMITS	BENEFIT PERIOD
DENTAL*^ (2 MONTH WAITING PERIOD)			
Preventative dental			
Oral examinations (011,012,013)	\$45, \$38, \$36	\$210	Calendar year
X-ray (022)	\$28		
Removal of plaque (111)	\$41		
Removal of calculus (114,115)	\$68-\$70		
Fluoride application (121)	\$27		
Mouthguard (151,153)	\$130-\$150		
Fissure sealing (161)	\$34		
General dental			
Fillings	\$81-\$150	\$170	Calendar year
Consultations and examinations	\$35-\$40		
X-rays	\$42.80-\$60		
Extractions or surgical dental	\$50-\$170		
PRESCRIBED OPTICAL APPLIANCES* (6 MONTH WAITING PERIOD)			
Frames			
Frames	\$70		
Lenses			
Single vision (pair) (212)	\$70	\$200	Calendar year
Bifocal (pair) (312)	\$60		
Trifocal vision (pair) (412)	\$60		
Multifocal (pair) (512)	\$70		
Contact lenses			
Contact lenses (852)	\$140		
THERAPIES* (2 MONTH WAITING PERIOD)			
Physiotherapy (initial/subsequent)	\$61/\$43	\$200	Calendar year
Chiropractic (initial/subsequent)	\$61/\$40		
Osteopathy (initial/subsequent)	\$61/\$35		
Dietitian (initial/subsequent)	\$75/\$42	\$115	Calendar year
Oriental therapies - Acupressure, acupuncture, Chinese herbal medicine consultation, Chinese massage, traditional Chinese medicine consultation	\$33	\$200	Calendar year
Massage therapies - Deep tissue massage, lymphatic drainage, myotherapy, remedial massage, sports massage	\$33	920U	Saleridal year
GENERAL HEALTH* (2 MONTH WAITING PERIOD)			
Blood glucose accessories	100%	\$100	Calendar year
Non-Pharmaceutical Benefits Scheme (PBS) drugs requiring a prescription by law	(100% less the current prescribed PBS co- payment for general patients, up to \$75 per prescription)	\$200	Calendar year

<sup>\*</sup> 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.

<sup>^</sup> 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.

# **CBHS** Corporate Health wellness benefits

CBHS Corporate Health wellness benefits cover you for a variety of health checks and programs designed to help you better manage your health and wellbeing.

WELLNESS BENEFITS	BENEFITS ARE 100% OF THE COST UP TO THE OVERALL LIMIT			
(2 month waiting period)	Overall limit	Benefit period		
HEALTH CHECKS*				
Breast examinations (e.g. mammograms/x-rays)				
Bone density tests				
Skin cancer screening	\$200	calendar year		
Bowel/prostate cancer screening				
Eye screenings				
HEALTH MANAGEMENT*				
Quit smoking programs <sup>1</sup>				
Weight management programs <sup>1</sup>	\$100	calendar year		
Stress management courses <sup>1</sup>				
Gym membership/ personal training <sup>2</sup>	\$115 (\$100 sub limit on personal training)	calendar year		

<sup>1.</sup> Must be approved by CBHS Corporate Health.

# Understanding your Extras cover

# How do my Extras benefits work?

Basic Extras benefits are based on the cost the provider charges you, up to a maximum claimable amount (the set benefit per service). This is capped by an overall limit. See the tables above for examples of maximum claimable amounts.

# Benefit period

Each category of services has an overall limit on the amount you can claim. Most limits are based on per person per calendar year, unless otherwise stated in the tables above.

#### Extras waiting periods

EXTRAS SERVICES	CALENDAR MONTHS	
Prescribed optical appliances	6 months	
All other services	2 months	



#### **Dental Choice Network**

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 our Choice Network you will have no out-of-pocket expenses for these selected services.

#### **Optical Choice Network**

By visiting an optical Choice Network provider, you receive benefits of 100% of the cost for all optical **frames**, **lenses and contact lenses** from a selected range, up to the maximum per service limit and overall limits. These services may also be subject to known gaps, where you will know in advance what out-of-pocket expenses you may incur.

#### Manage your cover online

You can manage your membership online by visiting our website at **cbhscorporatehealth.com.au** 

- Update your personal details
- Check progress of a claim
- Check your Extras limits
- Submit a claim online
- View claims history and much more!

### Keep your non-student dependants covered

This product provides an option to keep your non-student dependants under 31 years of age, on your cover, providing they meet the non-student dependant criteria. An additional contribution amount will apply. More information is available at **cbhscorporatehealth.com.au**.



<sup>2.</sup> CBHS Corporate Health can only pay a benefit for gym membership/personal trainer where the gym/personal trainer service is provided as part of a Health Management Program, certified by your GP or a Recognised Provider confirming that the gym/personal trainer program is a Health Management Program. Approval form is available from the CBHS Corporate Health website. Please note that GP consultations are not covered by CBHS Corporate Health.

<sup>\*</sup> CBHS Corporate Health is only able to pay a benefit towards selected scans, screenings and tests when they are NOT covered by Medicare. Your GP or provider will be able to advise you if your scan, screen or test meets Medicare criteria for benefits.