

Select Extras 65

(only available with a Hospital cover)

Select Extras 65 is a mid to high level cover with a range of services included and giving 65% 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
DENTAL**				
Preventative & general dental (e.g. oral examination, scale & clean, fluoride treatment, x-ray, mouthguard, simple filling, simple and surgical extraction)	2 months	65% of the cost	\$750	calendar year
Major dental (e.g. periodontics, endodontics, inlays/onlays/facings/veneers, occlusal therapy, dentures, crowns, bridges & implants)	12 months		\$900	calendar year
Orthodontia (e.g. braces to straighten teeth)	12 months		\$500 annual limit (\$1,000 lifetime limit)	lifetime
OPTICAL*				
Prescribed optical appliances (e.g. frames, glasses, contact lenses)	6 months	65% of the cost	\$200	calendar year
THERAPIES*				
Physiotherapy (includes antenatal/postnatal)	2 months	65% of the cost	\$450	calendar year
Chiropractic & osteopathy			\$150	
Podiatry (excluding artificial aids e.g. orthotics)			\$300	
Clinical psychology			\$350	
Exercise physiology				
Occupational therapy				
Speech therapy				
Audiology			\$150	
Dietitian			\$150	
Eye therapy				
ALTERNATIVE THERAPIES*				
Oriental therapies (Acupressure, acupuncture, Chinese herbal medicine consultation, Chinese massage, traditional Chinese medicine consultation)	2 months	65% of the cost	\$150	calendar year
Massage therapies (Deep tissue massage, lymphatic drainage, myotherapy, remedial massage, sports massage, swedish massage, therapeutic massage)				
GENERAL HEALTH*				
Non-PBS pharmaceutical prescription (less the current prescribed PBS co-payment for general patients)	2 months	65% of the cost up to \$75 per prescription	\$300	calendar year
Home nursing (visits by registered nurse)		65% of the cost up to \$120 (>4 hrs) or \$80 (<4 hrs)		
AIDS & APPLIANCES* (referred by a doctor and recognised by CBHS Corporate Health)				
Artificial aids	12 months	65% of the cost	\$500 (per service limit of \$100)	any 3 years
Health care appliances				

* 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.

CBHS Corporate Health Wellness Benefits

CBHS Corporate Health Wellness Benefits cover you for a variety of health checks and programs designed to assist you in better managing your health and wellbeing.

WELLNESS BENEFITS (2 MONTHS WAITING PERIOD)	BENEFITS ARE 65% OF THE COST UP TO MAXIMUM CATEGORY LIMIT	
	OVERALL LIMIT	BENEFIT PERIOD
HEALTH CHECKS*		
Breast examinations (e.g. mammograms/x-rays)	\$150	calendar year
Bone density tests		
Skin cancer screening		
Bowel/prostate cancer screening		
Eye screenings		
HEALTH MANAGEMENT*		
Quit smoking programs ¹	\$100	calendar year
Weight management programs ¹		
Stress management courses ¹		
Gym membership/ personal training ²		

¹ Must be approved by CBHS Corporate Health.

² 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 CBHS Corporate Health website. Please note that GP consultations are not covered by CBHS Corporate Health.

*CBHS Corporate provides benefits towards scans, screenings and tests, where members take a proactive way to manage their health, but only where these do not attract a benefit from Medicare. We are only able to pay a benefit for 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's criteria for benefits.

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.

Optical Choice Networks

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 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.

Understanding your Extras cover

Select Extras 65 benefits are based on 65% 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.

Benefits which attract a 3 year period are entitled to have the benefit renewed on the same date which the service was performed respectively.

Benefits which attract a 'lifetime' period; lifetime means the period commencing on the date the member was first insured and ceases to be insured by CBHS Corporate Health (irrespective of any suspension of membership or other period without cover).

Extras Waiting Periods

DESCRIPTION	CALENDAR MONTHS
Major dental, Orthodontia, Artificial aids, Health care appliances	12 months
Prescribed optical appliances	6 months
All other services	2 months

Option to Keep a Non-Student Dependant Covered

Select Extras 65 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.