Cover Summary First Choice Extras.

Here's a summary of the services and treatments we pay benefits towards on your cover. Please read it and keep it somewhere safe for future reference. For a better understanding of how your cover works refer to your Member Guide, which is a summary of our Fund Rules and policies, or call us on **132 331**.

\mathfrak{B} Making the most of your Extras cover.

Members' Choice extras providers.

If you visit a provider from our large Members' Choice network you'll generally get better value for money. This means you can take advantage of capped rates. When you visit a non-Members' Choice provider, you'll generally receive a lower benefit for those services. As long as the provider is a Medibank recognised provider, benefits are payable for services or items included under your cover.

Get more value at Members' Choice and Members' Choice Advantage providers.

100% back on up to 2 check-ups each year at Members' Choice Advantage dentists and this doesn't count towards annual limits.[‡]

100% back on a mouthguard each year, subject to your annual limits and capped prices.

100% back on optical items up to your annual limit, and discounts on most lenses and lens options."

Members can claim a maximum of two 100% back dental check-ups per member, per year either at a Members' Choice Advantage dentist (including up to two bitewing x-rays per check-up where required), or a Members' Choice dentist (excluding x-rays), or a combination of both. These check-ups do not count towards annual limits.

Some items excluded. A 6 month waiting period applies.

ightarrow Included extras.

Here are the Extras services you can claim for, along with the limits and waiting periods that apply.

It's important to know that the benefit we pay for services or items is likely to be less than your annual limit and less than your provider's charge, which means you may have out-of-pocket expenses to pay.

Service	Example items and services	Waiting period	Amount you can claim	Annual limit per member	Annual sub-limits per member
Ambulance services*	For eligible services where immediate professional attention is required	1 day	100%	No annual limit	No sub-limit
	Frames				
Optical 🚾	Prescription lenses	6 months	Fixed Amount	\$200	\$92 for frames
	Contact lenses				
General dental^ 🛛 🚾	Preventative treatment	2 months	Fixed Amount	\$500 Overall limit	\$300 during first 6 months of membership
	Dental examinations				
	Scale and clean				
	Surgical dental procedures (excluding hospital charges)	12 months			
	Endodontic services (root canal)				

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Service	Example items and services	Waiting period	Amount you can claim	Annual limit per member	Annual sub-limits per member
Physiotherapy 😡	Consultations	2 months	Fixed Amount	\$300	No sub-limit
	Clinical pilates				
	Hydrotherapy sessions				
Non-PBS pharmaceuticals	Includes most prescription-only items not subsidised by the Government. Benefits will be paid after the PBS co-payment amount has been deducted. It's important to note that we don't pay benefits for oral contraceptives or for pharmaceuticals prescribed for cosmetic purposes.	2 months	Fixed Amount	\$300	No sub-limit

Benefit restrictions apply.

Members' Choice providers are available for these services only.

A referral letter is required. Refer to your Member Guide for more information.

* Waiting periods apply. For ambulance attendance or transportation to a hospital where immediate professional attention is required and your medical condition is such that you couldn't be transported any other way. Tasmania and Queensland have state schemes to cover ambulance services for residents of those states.

^ Benefits will only be paid towards dental and orthodontic treatments that are administered in person (not via phone or online), by a recognised provider.

? Things you need to know about your Extras cover.

Waiting periods.

A waiting period applies when you join Medibank, or change your cover to include new or upgraded services. We won't pay benefits for any items purchased or services received while you are serving a waiting period.

Switching from another health insurer?

You may not need to re-serve waiting periods if you join Medibank within 2 months of leaving your previous health insurer, and you've already served the waiting period for that service. Benefits paid under your previous cover will be taken into account in determining the benefits payable under your Medibank cover.

Sub-limit.

This is the maximum amount you can receive on an annual basis (or within other defined periods of time) for a particular item or service within an overall annual limit.

Annual limits.

An annual limit is the maximum amount of benefits we pay towards services and/or items within a calendar year. A combined limit is an annual limit that applies to a group of services and/or items.

Fixed Amount.

This is the amount we'll pay towards the cost of an Extras service or item. The amount of the Fixed Amount depends on the cover you hold and the type of service or item you receive and will not exceed your annual limit or the provider's charge.

Benefit restrictions.

Limitations such as service restrictions (clinical reasonability rules) may apply to some individual dental items and services.

Limits also apply to how often you can claim on an extras service. For example, you can only claim on one mouthguard per person, per calendar year.

Please contact us on 132 331 before your treatment.

🔂 Helping you live better.

Use Members' Choice Extras providers.

Medibank has arrangements with providers for some (but not all) services - these are known as Members' Choice providers. We've negotiated capped prices that Members' Choice Extras providers can charge, which generally means more money back in your pocket. You can still use a non-Members' Choice Extras provider, as long as they're recognised by Medibank, but you won't be able to take advantage of the capped pricing.

Members' Choice Advantage Extras providers are part of our Members' Choice Network and you may enjoy even better value when you need to use eligible extras services at these providers.

It's important to be aware that Medibank's Members' Choice Extras providers are subject to change without notice, and are not available in all areas, so please check if they're a Members' Choice provider before your treatment or service.

Find your nearest Members' Choice provider at medibank.com.au/memberschoice

Telehealth services.

Medibank pays towards telehealth consultations for some extras services, such as mental health support. Refer to the Member Guide or **medibank.com.au/telehealth** to check what other services on your cover are available through telehealth.

Health support that never sleeps.

Medibank health insurance members can talk to a registered nurse or mental health professional at no extra cost.[#] Chat over the phone or online with 24/7 Medibank Nurse Support and 24/7 Medibank Mental Health Support. Call **1800 644 325** or chat online using My Medibank.

Manage your membership on the go.

Manage your membership anytime, anywhere with My Medibank. You can check extras balances, pay premiums, make claims on most extras, and update your details.

It only takes two minutes to sign up, just go to medibank.com.au/members to get started.

Live Better rewards.

We think Australians should be rewarded for looking after their health. That's why eligible Medibank members with Hospital or Extras cover can earn Live Better rewards points by tracking things they do every day like walking, eating healthy meals and more with Live Better rewards in My Medibank. Members can then redeem those points on anything from discounts on premium payments to rewards from our health and wellbeing partners.[®]

For more information visit medibank.com.au/livebetter/rewards.

💬 How to find out more.

Health insurance can be complicated, that's why we've prepared a glossary of useful terms that you can view online at medibank.com.au/glossary

This information is current as at 4 June 2025 and subject to change from time to time. If you'd like to change your cover, please contact us on **132 331**. Membership of Medibank Private is subject to our Fund Rules and policies which we can change from time to time and are summarised in our Member Guide. Medibank Private Limited ABN 47 080 890 259

[#] Some referred services may involve out of pocket costs and waiting periods may apply.

[@] Medibank Live Better rewards terms and conditions: Must be 16 years or over to register for Medibank Live Better rewards. Some program partners and earning activities require a person to be at least 18 years of age to be eligible to earn and/or redeem a reward. Must be a Medibank member with hospital cover, extras cover, or hospital and extras cover, be up-to-date with premium payments and have signed up to Medibank Live Better rewards in the My Medibank app to earn Live Better points for eligible purchases and redeem rewards. Excludes Overseas Student Health Cover (OSHC), Ambulance only cover, ahm covers and other selected covers. Live Better Management Pty Ltd, ACN 003 457 289 has entered into commercial arrangements with Medibank Live Better program partners and may receive commissions. Additional terms and conditions may apply to points earning activities and rewards. Points earning activities and rewards are subject to change and may be subject to availability. Wherever possible, we will give you notice of these changes. See full Medibank Live Better rewards terms at medibank.com.au/ livebetter/rewards/terms