

*Taking a fresh approach*

# *ANZ Health Insurance*

## *Easy Reference Guide*

*Northern Territory*

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# Extras cover at a glance

This Easy Reference Guide shows you what you're covered for under each ANZ Health Insurance extras option. To find the benefits that apply, simply refer to the table inside.

## More from your membership

No matter what extras cover you are on, we'll recognise you for your loyalty with us. Depending on the cover you choose (excluding General Dental), you can be rewarded with:

**Benefit Bonuses** – After your first year of membership on extras cover with us, we add a Benefit Bonus to the amount you get back each time you claim.\* Your Benefit Bonus increases by 2% every year up to a maximum of 10%! Available on Gold Extras and Silver Extras.

**Loyalty Maximums** – For most extras services, we increase the amount you can claim up to in a year – by 20% each year – until it's double the amount of when you joined. Available on Standard Extras, Your Choice Extras, Young Singles/Couples Choice and Young Singles Saver.

**Top-up Bonus** – Our young couples and singles covers include Top-up Bonuses. You get a yearly Top-up Bonus to put towards any out-of-pocket expenses on the extras services covered. See your main brochure for details.

\* Annual Maximum limits apply.

## Our Members First Network

### Visit our physiotherapy Members First network and receive:

- › Higher benefits than at non-Members First providers - between 60% to 75% back on the cost of the treatment in most instances
- › Certainty about any out-of-pocket expenses
- › On-the-spot claiming

### At Members First optical outlets, you'll get:

- › Higher annual limits and rebates than at outlets not part of the Members First network.
- › Plus, 20% off on selected frames at Budget Eyewear, OPSM and Laubman & Pank.\*

\* When purchased with prescription lenses. Not available with any other offer. Excludes Chanel and Bulgari frames.

## Claim on the spot

Simply swipe your membership card after treatment, then pay only the balance of the bill – it's easy. Next time you ring for an appointment, check that your dentist, physiotherapist, chiropractor, podiatrist or optical provider offers the convenience of electronic claiming.

## Extras Cover

### Premiums

With 30%  
Government Rebate

	Weekly	Monthly	Weekly	Monthly
<b>Platinum Extras</b>				
Single	\$17.25	\$74.95	\$12.05	\$52.45
Couples/Family	\$34.50	\$149.90	\$24.15	\$104.90
Family Plus	\$47.20	\$205.10	\$33.00	\$143.55
<b>Gold Extras</b>				
Single	\$13.85	\$60.20	\$9.65	\$42.10
Couples/Family	\$27.70	\$120.40	\$19.35	\$84.25
Family Plus	\$37.95	\$164.90	\$26.55	\$115.40
<b>Silver Extras</b>				
Single	\$10.40	\$45.20	\$7.25	\$31.60
Couples/Family	\$20.80	\$90.40	\$14.55	\$63.25
Family Plus	\$28.75	\$124.95	\$20.10	\$87.45
<b>Your Choice Extras</b>				
Single	\$6.90	\$30.00	\$4.80	\$21.00
Couples/Family	\$13.80	\$60.00	\$9.65	\$42.00
Family Plus	\$19.40	\$84.30	\$13.55	\$59.00
<b>Standard Extras</b>				
Single	\$5.50	\$23.90	\$3.85	\$16.70
Couples/Family	\$11.00	\$47.80	\$7.70	\$33.45
Family Plus	\$15.40	\$66.90	\$10.75	\$46.80
<b>General Dental</b>				
Single	\$3.70	\$16.10	\$2.55	\$11.25
Couples/Family	\$7.40	\$32.20	\$5.15	\$22.50
Family Plus	\$10.10	\$43.90	\$7.05	\$30.70

## Tailored Options

### Premiums

With 30%  
Government Rebate

	Weekly	Monthly	Weekly	Monthly
<b>Family Essentials</b>				
Single Parent	\$22.30	\$96.90	\$15.60	\$67.80
Family	\$24.40	\$106.00	\$17.05	\$74.20
Family Plus	\$31.55	\$137.10	\$22.05	\$95.95
<b>Young Couples Choice</b>				
Couples	\$32.20	\$139.90	\$22.50	\$97.90
<b>Young Singles Choice</b>				
Single	\$16.95	\$73.65	\$11.85	\$51.55
<b>Young Singles Saver</b>				
Single	\$14.00	\$60.85	\$9.80	\$42.55
<b>Active Sports Saver</b>				
Single	\$10.85	\$47.15	\$7.55	\$33.00

# Hospital Cover

## Premiums

With 30%  
Government Rebate

	Weekly	Monthly	Excess	Weekly	Monthly
<b>Top Hospital Cover</b>					
Single	\$21.95	\$95.40	None	\$15.35	\$66.75
Single parent	\$41.95	\$182.30		\$29.35	\$127.60
Couples/Family	\$43.90	\$190.80		\$30.70	\$133.55
Family Plus	\$59.30	\$257.65		\$41.50	\$180.35
<b>Hospital Cover with Excess Bonus Plus</b>					
Single	\$20.50	\$89.10	\$200	\$14.35	\$62.35
Single parent	\$38.80	\$168.60		\$27.15	\$118.00
Couples/Family	\$41.00	\$178.20		\$28.70	\$124.70
Family Plus	\$51.05	\$221.80		\$35.70	\$155.25
<b>Hospital Cover with Excess Bonus</b>					
Single	\$19.00	\$82.55	\$300	\$13.30	\$57.75
Single parent	\$33.80	\$146.85		\$23.65	\$102.75
Couples/Family	\$38.00	\$165.10		\$26.60	\$115.55
Family Plus	\$48.15	\$209.20		\$33.70	\$146.40
<b>Hospital Cover with Excess</b>					
Single	\$16.95	\$73.65	\$400	\$11.85	\$51.55
Single parent	\$29.70	\$129.05		\$20.75	\$90.30
Couples/Family	\$33.90	\$147.30		\$23.70	\$103.10
Family Plus	\$43.85	\$190.55		\$30.65	\$133.35
<b>Hospital Cover with Excess Level 5</b>					
Single	\$15.70	\$68.20	\$500	\$10.95	\$47.70
Single parent	\$29.25	\$127.10		\$20.45	\$88.95
Couples/Family	\$31.40	\$136.40		\$21.95	\$95.45
Family Plus	\$40.85	\$177.50		\$28.55	\$124.25
<b>Hospital Saver Plus Nil Excess</b>					
Single	\$20.05	\$87.10	None	\$14.00	\$60.95
Single parent	\$37.85	\$164.45		\$26.45	\$115.10
Couples/Family	\$40.10	\$174.20		\$28.05	\$121.90
Family Plus	\$50.55	\$219.65		\$35.35	\$153.75
<b>Hospital Saver Plus Level 2</b>					
Single	\$18.10	\$78.65	\$200	\$12.65	\$55.05
Single parent	\$34.00	\$147.75		\$23.80	\$103.40
Couples/Family	\$36.20	\$157.30		\$25.30	\$110.10
Family Plus	\$45.65	\$198.35		\$31.95	\$138.80
<b>Hospital Saver Plus Level 3</b>					
Single	\$17.25	\$74.95	\$300	\$12.05	\$52.45
Single parent	\$32.25	\$140.15		\$22.55	\$98.10
Couples/Family	\$34.50	\$149.90		\$24.15	\$104.90
Family Plus	\$43.60	\$189.45		\$30.50	\$132.60
<b>Hospital Saver Plus Level 4</b>					
Single	\$16.65	\$72.35	\$400	\$11.65	\$50.60
Single parent	\$31.00	\$134.70		\$21.70	\$94.25
Couples/Family	\$33.30	\$144.70		\$23.30	\$101.25
Family Plus	\$41.90	\$182.05		\$29.30	\$127.40
<b>Hospital Saver Plus Level 5</b>					
Single	\$15.75	\$68.45	\$500	\$11.00	\$47.90
Single parent	\$29.20	\$126.90		\$20.40	\$88.80
Couples/Family	\$31.50	\$136.90		\$22.05	\$95.80
Family Plus	\$39.70	\$172.50		\$27.75	\$120.75
<b>Hospital Saver</b>					
Single	\$11.20	\$48.65	\$500	\$7.80	\$34.05
Single parent	\$20.25	\$88.00		\$14.15	\$61.60
Couples/Family	\$22.40	\$97.30		\$15.65	\$68.10
Family Plus	\$28.75	\$124.95		\$20.10	\$87.45

# Prices at a glance

The tables on the right list all ANZ Health Insurance hospital and extras premiums.

The Government Rebate prices show the amount you will pay if you register for the Rebate upon joining. If you are aged 65 or over, even higher rebates apply. Lifetime Health Cover loadings may also apply to the hospital cover prices shown. For any further information about the Government Rebate or Lifetime Health Cover, simply refer to your main brochure.

## Additional extras covers

### General Dental

General Dental gives you and your family cover for visits to the dentist which can be costly. General Dental can only be taken with a hospital cover option. It does not cover major dental services.

We cover you for 100% of the recognised fee for oral examinations only, with a maximum of one per person per calendar year. A fixed benefit applies to all general dental items, including fillings, extractions, scale and clean. Check with ANZ Health Insurance for individual benefits and annual Loyalty Maximums.

### Waiting periods

#### Hospital

Palliative care, psychiatric and rehabilitation services	2 months
Pre-existing ailments, illnesses or conditions and pregnancy (childbirth)	1 year

#### Extras

Initial waiting period on extras	2 months
Pre-existing ailments, illnesses or conditions	1 year
Major dental, complex surgical extractions, root fillings, complex fillings, dental sleep apnoea devices and selected health appliances	1 year

For an extensive list of your set benefits under all our extras options, simply contact ANZ Health Insurance on 13 15 91.

Note: Complex surgical extractions include wisdom tooth extractions. Complex filling are larger fillings that cover three or more surfaces of a tooth.

Extras Cover	Gold Extras		Silver Extras		Standard Extras		Your Choice Extras		Young Singles/ Young Couples Choice		Young Singles Saver		Active Sports Saver	
	Benefits per person	Annual Maximums per person	Benefits per person	Annual Maximums per person	Benefits per person	Loyalty Maximums per person	Benefits per person	Loyalty Maximums per person	Benefits per person	Loyalty Maximums per person	Benefits per person	Loyalty Maximums per person	Benefits per person	Loyalty Maximums per person
<b>General Dental</b> Fixed benefits apply. For Example: Comprehensive oral exam Scale and clean	\$28.00 \$55.90	Unlimited	\$22.40 \$44.70	Unlimited	\$19.00 \$35.50	<b>Combined General, Major Dental &amp; Orthodontics</b> Yr1 \$500* Yr2 \$600 Yr3 \$700 Yr4 \$800 Yr5 \$900 Yr6+ \$1000  *No benefits payable for Major Dental services in the first year of membership.  Orthodontic treatment is only covered if resulting from an accident and requiring immediate attention.	\$19.00 \$35.50	Yr1 \$700 Yr2 \$840 Yr3 \$980 Yr4 \$1120 Yr5 \$1260 Yr6+ \$1400	\$19.00 \$35.50	<b>Combined General, Major Dental &amp; Orthodontics</b> Yr1 \$500* Yr2 \$600 Yr3 \$700 Yr4 \$800 Yr5 \$900 Yr6+ \$1000  *No benefits payable for Major Dental services in the first year of membership.  Orthodontic treatment is only covered if resulting from an accident and requiring immediate attention.	\$19.00 \$35.50	<b>Combined General, Major Dental &amp; Orthodontics</b> Yr1 \$500* Yr2 \$600 Yr3 \$700 Yr4 \$800 Yr5 \$900 Yr6+ \$1000	\$300 Sub-limit  \$19.00 \$35.50	\$1000 combined yearly maximum for all services covered.  Major Dental and Orthodontic benefits are payable, if resulting from an accident that requires immediate attention.  An additional benefit applies of up to \$50 per mouth guard.
<b>Major Dental</b> Including, crowns, bridgework and precious restorations. Benefits for replacement of dentures are payable every 3 years. Fixed benefits apply. Example: Full crown Complete denture	Up to \$782.20 \$853.00	\$1100 12 month waiting period applies	Up to \$625.70 \$682.40	\$1000 12 month waiting period applies	Up to \$440.00 \$460.00		Up to \$440.00 \$460.00	Yr1 N/A Yr2 \$450 Yr3 \$540 Yr4 \$630 Yr5 \$720 Yr6 \$810 Yr7+ \$900	Up to \$440.00 \$460.00	Up to \$440.00 \$460.00	Up to \$440.00 \$460.00	<b>Combined General, Major Dental &amp; Orthodontics</b> Yr1 \$500* Yr2 \$600 Yr3 \$700 Yr4 \$800 Yr5 \$900 Yr6+ \$1000	\$300 Sub-limit	
<b>Orthodontics</b> Set benefits per item.	\$2600 Lifetime limit	\$800 12 month waiting period applies	\$2000 Lifetime limit	\$700 12 month waiting period applies			\$1300 Lifetime limit	Yr1 N/A Yr2 \$450 Yr3 \$540 Yr4 \$630 Yr5 \$720 Yr6 \$810 Yr7+ \$900						
<b>Optical</b> Set benefits per item. <b>Members First Optical Providers</b> Frames for prescription lenses (one per calendar year) Standard single vision lenses Standard progressive lenses Contact lenses, disposable  Contact lenses, non-disposable <b>Members First discounts</b> Receive great discounts on frames and lenses at Members First Optical outlets. (Not in conjunction with any other offer). See main brochure for details. <b>Other Optical Providers</b> Lower benefits apply.	\$180.70  \$72.40 \$153.00 \$90.30 for 3 months supply \$160.80	\$300* per person per calendar year	\$144.50  \$57.90 \$122.40 \$72.20 for 3 months supply \$128.60	\$250* per person per calendar year	\$111.90  \$58.00 \$123.30 \$71.00 for 3 months supply \$128.50	\$180* per person per calendar year	\$136.80  \$58.00 \$123.30 \$71.00 for 3 months supply \$128.50	\$220* per person per calendar year	\$111.90  \$58.00 \$123.30 \$71.00 for 3 months supply \$128.50	\$180* per person per calendar year	\$111.90  \$58.00 \$123.30 \$71.00 for 3 months supply \$128.50	\$180* per person per calendar year	No cover	No cover
<b>Pharmacy</b> Covers selected items. You pay an amount and we refund the remaining balance, per script, up to:	\$40.00 per script item	\$600	\$40.00 per script item	\$500	No cover	No cover	\$40.00 per script item	Yr1 \$300 Yr2 \$360 Yr3 \$420 Yr4 \$480 Yr5 \$540 Yr6+ \$600	No cover	No cover	No cover	No cover	No cover	No cover
<b>Dietary</b>	You are covered for this service. Call us on 13 15 91 for benefits.				No cover	No cover	No cover	No cover	No cover	No cover	No cover	No cover	You are covered for this service. Call us on 13 15 91 for benefits.	
<b>Psychology</b>					No cover	No cover	No cover	No cover	No cover	No cover	No cover	No cover	No cover	No cover
<b>Podiatry</b>					No cover	No cover	No cover	No cover	No cover	No cover	No cover	No cover	You are covered for this service. Call us on 13 15 91 for benefits.	



*For more information or a quote:*

- › Call **13 15 91**
- › Visit **anzhealth.com.au**
- › Write to PO Box 14639, Melbourne VIC 3001
- › Email **anzhealth@bupa.com.au**
- › Fax **1800 354 563**

*For claims:*

- › Fax **1800 810 087**
- › Write to **PO Box 990, Adelaide SA 5001**

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