



Extras covers at a glance

Decide between:

Starter Extras

Commonly used Extras services.

Starter Boost Extras

The Extras that people use most.

Everyday Active Extras

Includes additional Extras services, with great annual limits.

Premium Active Extras

The most comprehensive AAMI Health Insurance Extras product.

Extras cover

Product information brochure

AAMI

Need help?

Go to aami.com.au/health

Call 13 22 44

Mon-Fri: 8am-6pm (AEST/AEDT)

Extras covered

| | Starter Extras 60%* back | Starter Boost Extras 60%* back | Everyday Active Extras 60%* back | Premium Active Extras 70%* back | Waiting Period |
|--|-----------------------------|-----------------------------------|---|---|----------------|
| Ambulance Emergency ambulance transport paid at 100% of the cost [^] | Unlimited | Unlimited | Unlimited | Unlimited | 1 day |
| Preventative Dental Includes selected examinations, scale and cleans and fluoride treatments | \$350 combined limit | Unlimited | Unlimited | Unlimited | 2 months |
| General Dental E.g. fillings, basic extractions, x-rays | | \$600 | \$700 | \$1000 | 2 months |
| Major Dental Includes root canal therapy, crowns, bridges, dentures, oral surgery | | \$450 | \$700 | \$1,000 | 12 months |
| Orthodontia | | | \$500 (Increasing by \$100 per calendar year to a lifetime limit of \$1,700) | \$700 (Increasing by \$100 per calendar year to a lifetime limit of \$2,500) | 12 months |
| Physiotherapy | \$250 combined limit | \$350 combined limit | \$350 | \$500 | 2 months |
| Chiro and Osteo | | | \$300 | \$400 | 2 months |
| Natural Therapies (consultations only) Remedial massage, acupuncture, Chinese herbalism and myotherapy | | \$100 | \$300 (Remedial Massage \$150) | \$350 (Remedial Massage \$200) | 2 months |
| Optical (appliance limits apply) E.g. prescription glasses and contact lenses | \$150 | \$200 | \$200 | \$250 | 6 months |
| Pharmaceutical Prescriptions Benefits only payable for non PBS items. Benefits do not apply to prescriptions dispensed to hospital in-patients | \$100 | \$150 | \$300 | \$400 | 2 months |
| Exercise Physiology | | | | \$250 | 2 months |
| Podiatry (consultations only) Foot Orthotics and Orthopaedic shoes (appliance limits apply) | | | \$300 | \$350 | 2 months |
| Antenatal and Postnatal Services Antenatal classes and postnatal services paid at 100% of the cost, up to the annual limit | | | | \$250 | 2 months |
| Dietary Advice (consultations only) | | | \$250 | \$350 | 2 months |
| Health Aids (appliance limits apply) E.g. nebuliser, irlen lens, peak flow meter, spacers, surgical stockings, CPAP machine, CPAP parts, pressure garment, walking frame, blood pressure monitor, hip protector | | | \$300 | \$400 | 12 months |
| Psychology | | | \$300 | \$400 | 2 months |
| Occupational Therapy | | | \$350 combined limit | \$300 | 2 months |
| Speech Pathology (Speech Therapy) | | | | \$300 | 2 months |
| Eye Therapy (Orthoptics) | | | | \$200 | 2 months |
| Hearing Aids and Speech Processors (appliance limits apply) | | | | \$1,000 | 36 months |
| Healthier Lifestyle Approved weight management, quit smoking and health management programs (gym, personal trainer) | | | \$150 | \$200 | 6 months |
| Preventative Tests (service limits apply) Thin prep, bone density tests, bowel screening | | | \$150 | \$200 | 6 months |

*Of the cost to you up to your annual limits. [^]Not available to residents of Queensland and Tasmania who have ambulance services provided by their State ambulance schemes, or pension and health care card holders who have ambulance services provided by State ambulance schemes (check entitlements with Centrelink if unsure).

The Australian Government Rebate on private health insurance

The Private Health Insurance Rebate offers a saving on the cost of private health cover funded by the Federal Government. The level of Rebate you could be entitled to receive is based on the age of the oldest person on the policy and your taxable income (or combined family income for couples and families).

The table below will help you determine which rebate level you could be entitled to. The Rebate percentages are set annually by the Australian Government.

Switching from another health fund?

AAMI Health Insurance recognise waiting periods already served with your current health fund for equivalent services on the same level of cover, so you can claim straight away~.

~ Continuity of cover only available where there is a break in cover of 59 days or less. Waiting periods apply for services not currently covered, services with higher benefits or where waiting periods haven't been fully served. Any benefit limits already used with your current fund will apply to your AAMI Health Insurance policy.

If you have a Lifetime Health Cover loading, the Rebate is not claimable on the LHC loading component of your premium

| | Base Tier | Tier 1 | Tier 2 | Tier 3 |
|-----------------|-------------------|-----------------------|-----------------------|------------|
| Singles | \$90,000 or less | \$90,001 – \$105,000 | \$105,001 – \$140,000 | \$140,001+ |
| Families | \$180,000 or less | \$180,001 – \$210,000 | \$210,001 – \$280,000 | \$280,001+ |

| Private Health Insurance Rebate – from 1 April 2021 | | | | |
|---|---------|---------|---------|-------|
| Under 65 | 24.608% | 16.405% | 8.202% | 0.00% |
| 65-69 | 28.710% | 20.507% | 12.303% | 0.00% |
| 70+ | 32.812% | 24.608% | 16.405% | 0.00% |

Source: Australian Tax Office. These thresholds apply for the 2020/2021 financial year. For families, and single parent families, the thresholds increase by \$1,500 for each dependant child after the first. All members on the policy must be eligible to claim the Rebate. There are specific rules for calculating income for Australian Government Rebate purposes. For more information go to ato.gov.au

This product information brochure is issued by nib health funds limited ABN 83 000 124 381 (nib). The information contained in this brochure is current as at 1 April 2021 and is intended as a summary only. It should be read in conjunction with the Policy Booklet, available at aami.com.au/health. Rules and benefits may change from time to time. AAMI Health Insurance is issued by nib, a registered private health insurer, and is marketed by Platform CoVentures Pty Ltd ABN 82 626 829 623 (PC), a Suncorp Group company. PC is an authorised agent of nib and receives commission from nib.



whitecoat

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Whitecoat is a healthcare directory that enables you to search for practitioners in your local area, and read reviews and star ratings from other patients.

Find an Extras provider at whitecoat.com.au or download the MyWhitecoat App.

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Get up to 70% back on Extras#

Members have the choice to use any AAMI Health Insurance Recognised Provider with professional qualifications.

Depending on the cover you choose, you can get 60% or 70% of the treatment cost back, up to your annual limit.

60% BACK

70% BACK

60% or 70% back dependent on Extras product. Applicable waiting periods and annual limits apply. Recognised providers only.

Go online for almost anything

It's easy for members to manage their health cover from home or work. You can register for AAMI Health Insurance Online Services at aami.com.au/login

- ✓ View your health cover
- ✓ Claim on selected Extras
- ✓ Check your Extras usage
- ✓ Update your details
- ✓ Check your claims history
- ✓ Set up direct debit payments
- ✓ Order, tax and payment statements