

Intermediate Extras

Effective 1st April 2019

Intermediate Extras is a mid-range extras cover, giving you cover for popular general extras services required for day to day health management.

	70% OF THE COST UP TO THE PER SERVICE BENEFIT BELOW	OVERALL LIMITS	BENEFIT PERIOD		
DENTAL*					
Preventative Dental (2 month waiting period)					
Oral examinations (011,012,013)	\$35-\$45	\$230	calendar year		
X-ray (022)	\$28				
Removal of plaque (111)	\$41				
Removal of calculus (114,115)	\$65-\$70				
Fluoride application (121)	\$25				
Mouthguard (151,153)	\$130-\$150				
Fissure sealing (161)	\$34				
General Dental (2 month waiting period)					
Fillings	\$81-\$150	\$500	calendar year		
Consultations and examinations	\$28-\$40				
X-rays	\$21-\$60				
Extractions or surgical dental	\$50-\$255				
Major Dental (6 month waiting period)					
Periodontic (gum treatment)	\$24-\$260	\$400	calendar year		
Endodontic (root canal treatment)	\$7.50-\$180				
Major Dental (12 month waiting period)					
Orthodontia	70%	\$700 annual limit (\$1400 lifetime limit)	lifetime		
Crowns and bridges	\$10-\$700	\$700	any 5 years		
PRESCRIBED OPTICAL APPLIANCES* (6 MONTH WAITING PERIOD)					
Frames					
Frames	\$90	\$250	calendar year		
Lenses					
Single vision (pair) (212)	\$70				
Bifocal (pair) (312)	\$60				
Trifocal vision (pair) (412)	\$90				
Multifocal (pair) (512)	\$100				
Contact lenses					
Contact lenses (852)	\$160				
THERAPIES* (2 MONTH WAITING PERIOD)					
Physiotherapy (initial/subsequent)	\$61/\$43	\$300	calendar year		
Chiropractic (initial/subsequent)	\$61/\$40	\$250			
Osteopathy (initial/subsequent)	\$61/\$35	\$100			
Dietitian	\$15-\$75	\$250			
Podiatry (excl. artificial aids: e.g. orthotics)	\$30-\$50				
ALTERNATIVE THERAPIES					
Oriental therapies - Acupressure, Acupuncture, Chinese Herbal Medicine Consultation, Chinese Massage, Traditional Chinese Medicine Consultation	\$33	\$300	calendar year		
Massage therapies - Deep Tissue Massage, Lymphatic Drainage, Myotherapy, Remedial Massage, Sports Massage, Swedish Massage, Therapeutic Massage					
GENERAL HEALTH* (2 MONTH WAITING PERIOD)					
Blood glucose accessories	70%	\$100	calendar year		
Non-pharmaceutical benefits scheme drugs requiring a prescription by law	100% less the current prescribed PBS co-payment for general patients up to \$75 per prescription	\$300	calendar year		
HEALTH CARE AIDS* (12 MONTH WAITING PERIOD) - REFERRED TO BY A DOCTOR AND RECOGNISED BY CBHS					
Blood pressure monitor, nebuliser, glucometer	70%	\$300	any 3 years		
Artificial aids	\$10-\$350	\$350			

* 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.

CBHS Wellness Benefits

CBHS 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 month waiting period)	BENEFITS ARE 90% OF THE COST UP TO MAXIMUM CATEGORY LIMIT	
	Overall Limit	Benefit Period
Health Checks*		
Breast examinations (e.g. mammograms/x-rays)	\$200	calendar year
Bone density tests		
Skin cancer screening		
Bowel/prostate cancer screening		
Eye Screenings		
Health Management*		
Quit smoking programs ²	\$100	calendar year
Weight management programs ²		
Stress management courses ²		
Gym membership/ personal training ¹	\$115 (\$100 sub limit on personal training)	calendar year

1. CBHS 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 website. Please note that GP consultations are not covered by CBHS.

2. Must be approved by CBHS.

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Understanding your Extras cover

How do my Extras Benefits Work?

CBHS Intermediate Extras benefits are based on 70% of the cost the provider charges you, up to a set benefit per service, which is capped by an overall limit.

Below is an example of how the Extras benefits work, depending on the service fee the dentist charges:

- Dentist fee = \$60
- 70% of service fee = \$42, which is more than the service limit (\$36)
- Benefit payable = \$36

Benefit Period

Each group of services within Extras and Package 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 and 5 year period are entitled to have the benefit renewed on the same date which the service was performed respectively.

Extras Waiting Periods

Extras waiting periods	Calendar months
Orthodontia, crowns and bridges, health care aids	12 months
Prescribed optical appliances, periodontics and endodontics	6 months
All other services	2 months



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 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% (instead of the usual 70%), of the cost for all optical **frames, lenses and contact lenses** from a selected range, up to the maximum per service 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.

Option to Keep a Non-Student Dependant Covered

Intermediate Extras also provides an option to keep your non-student dependant's 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. More information is available at www.cbhs.com.au

Want More Cover?

Alternatively, if you don't think that this Intermediate Extras is not quite right for you, we offer a range of Hospital, Extras and Ambulance Covers which can be taken out separately or combined to create your own package of health cover.

For more information visit our website at cbhs.com.au or contact Member Care on 1300 654 123.