

# Essential Extras

Essential Extras is designed for those who maintain a healthy lifestyle and are only seeking basic Extras services at an affordable price.



| Examples of services and maximum claimable amount   | Overall limits   | Benefit period |  |  |
|---|--|----------------|--|--|
| <b>Dental<sup>*^</sup></b>  |  |                |  |  |
| <b>Preventative dental (2 month waiting period)</b>   |  |                |  |  |
| Oral examinations (011,012,013)   | \$210  | calendar year  |  |  |
| X-ray (022)   |  |                |  |  |
| Removal of plaque (111)   |  |                |  |  |
| Removal of calculus (114,115)   |  |                |  |  |
| Fluoride application (121)  |  |                |  |  |
| Mouthguard (151,153)  |  |                |  |  |
| Fissure sealing (161)   |  |                |  |  |
| <b>General dental (2 month waiting period)</b>  |  |                |  |  |
| Fillings  | \$170  | calendar year  |  |  |
| Consultations and examinations  |  |                |  |  |
| X-rays  |  |                |  |  |
| Extractions or surgical dental  |  |                |  |  |
| <b>Prescribed optical appliances* (6 month waiting period)</b>  |  |                |  |  |
| <b>Frames</b>   |  |                |  |  |
| Frames  | \$200  | calendar year  |  |  |
| <b>Lenses</b>   |  |                |  |  |
| Single vision (pair) (212)  |  |                |  |  |
| Bifocal (pair) (312)  |  |                |  |  |
| Trifocal vision (pair) (412)  |  |                |  |  |
| Multifocal (pair) (512)   |  |                |  |  |
| <b>Contact lenses</b>   |  |                |  |  |
| Contact lenses (852)  |  |                |  |  |
| <b>Therapies* (2 month waiting period)</b>  |  |                |  |  |
| Physiotherapy (initial/subsequent)  | \$200  | calendar year  |  |  |
| Chiropractic (initial/subsequent)   |  |                |  |  |
| Osteopathy (initial/subsequent)   |  |                |  |  |
| Dietitian (initial/subsequent)  | \$100  | calendar year  |  |  |
| <b>Alternative therapies* (2 month waiting period)</b>  |  |                |  |  |
| Oriental therapies - Acupressure, acupuncture, Chinese herbal medicine consultation, Chinese massage, traditional Chinese medicine consultation | \$33   | calendar year  |  |  |
| Massage therapies - Deep Tissue Massage, Lymphatic Drainage, Myotherapy, Remedial Massage, Sports Massage, Swedish Massage, Therapeutic Massage |  |                |  |  |
| <b>General health* (2 month waiting period)</b>   |  |                |  |  |
| Blood glucose accessories   | 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 | calendar year  |  |  |

\* 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.

<sup>^</sup>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.



# Understanding your Extras cover

## CBHS wellness benefits

CBHS wellness benefits cover you for a variety of health checks and programs designed to help you better manage your health and wellbeing.

| Wellness benefits (2 month waiting period)    | Overall limit                                | Benefit period |
|---|--|----------------|
| <b>Health checks**</b>                        |  |                |
| Breast examinations (e.g. mammograms/x-rays)  | \$200  | calendar year  |
| Bone density tests                            |  |                |
| Skin cancer screening                         |  |                |
| Bowel/prostate cancer screening               |  |                |
| Eye screenings                                |  |                |
| <b>Health management*</b>                     |  |                |
| Quit smoking programs <sup>1</sup>            | \$100  | calendar year  |
| Weight management programs <sup>1</sup>       |  |                |
| Stress management courses <sup>1</sup>        |  |                |
| Gym membership/personal training <sup>2</sup> | \$115 (\$100 sub limit on personal training) | calendar year  |

*^CBHS is only able to pay a benefit towards 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 criteria for benefits.*

*\*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.*

*1. Must be approved by CBHS.*

*2. 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 the CBHS website. Please note that GP consultations are not covered by CBHS.*

## Keep your non-student dependants covered

This product provides an option to keep your non-student dependants under 31 years of age, on your cover, providing they meet the non-student dependant criteria. An additional contribution amount will apply. More information is available at [cbhs.com.au](http://cbhs.com.au)

## Manage your cover online

You can manage your membership online, visit our website at [cbhs.com.au](http://cbhs.com.au)

Some of the services available to you:

- Update your personal details
- Check progress of a claim
- Check your Extras limits
- Submit a claim online
- View claims history and much more!



## How do my Extras benefits work?

CBHS Extras benefits are based on the cost the provider charges you, up to a maximum claimable amount (the set benefit per service). This 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
- Maximum claimable amount = \$42
- Benefit payable = \$42

## Benefit period

Most limits are based on per person per calendar year, unless otherwise stated in our Extras table.

Benefits which attract a three and five 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 |
|-------------------------------|-----------------|
| Prescribed optical appliances | 6 months        |
| All other services            | 2 months        |



## Dental Choice Network

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 Network

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 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.

This product information sheet is current as at 29 May 2024 and provides general information and guidance about the policy and is intended as a summary only. This information should be read in conjunction with the CBHS Health Benefit Fund Rules and is subject to change from time to time.

