

# Intermediate Extras

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



Health Cover for the  
CommBank Family



Examples of services and maximum claimable amount CBHS pays the total cost up to the maximum claimable amount per service and up to the overall limit in each benefit period.	Overall limits	Benefit period
<b>Dental<sup>**</sup></b>		
<b>Preventative dental (2 month waiting period)</b>		
Oral examinations (011,012,013)	\$45, \$38, \$36	
X-ray (022)	\$28	
Removal of plaque (111)	\$41	
Removal of calculus (114,115)	\$68, \$70	\$230
Fluoride application (121)	\$27	calendar year
Mouthguard (151,153)	\$130, \$150	
Fissure sealing (161)	\$34	
<b>General dental (2 month waiting period)</b>		
Fillings	\$81-\$150	
Consultations and examinations	\$35-\$40	\$500
X-rays	\$42.80-\$60	calendar year
Extractions or surgical dental	\$50-\$255	
<b>Major dental (6 month waiting period)</b>		
Periodontic (gum treatment)	\$30-\$260	\$400
Endodontic (root canal treatment)	\$7.50-\$180	calendar year
<b>Major dental (12 month waiting period)</b>		
Orthodontia	100%	\$700 annual limit (\$1,400 lifetime limit) lifetime
Crowns and bridges	\$60-\$700	\$700 any 5 years
<b>Prescribed optical appliances* (6 month waiting period)</b>		
<b>Frames</b>		
Frames	\$90	
<b>Lenses</b>		
Single vision (pair) (212)	\$70	
Bifocal (pair) (312)	\$60	\$250
Trifocal vision (pair) (412)	\$90	calendar year
Multifocal (pair) (512)	\$100	
<b>Contact lenses</b>		
Contact lenses (852)	\$160	
<b>Therapies* (2 month waiting period)</b>		
Physiotherapy (initial/subsequent)	\$61/\$43	\$300
Chiropractic (initial/subsequent)	\$61/\$40	\$250
Osteopathy (initial/subsequent)	\$61/\$35	
Dietitian (initial/subsequent)	\$75/\$42	\$100
Podiatry (excl. artificial aids: e.g. orthotics, which are covered under artificial aids) (standard consult)	\$35	\$250

	Examples of services and maximum claimable amount	Overall limits	Benefit period
<b>Alternative therapies* (2 month waiting period)</b>			
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			
<b>General health* (2 month waiting period)</b>			
Blood glucose accessories	100%	\$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
<b>Health care aids* (12 month waiting period) - referred to by a doctor and recognised by CBHS</b>			
Blood pressure monitor, nebuliser, glucometer	100%	\$300	any 3 years
Artificial aids	\$12-\$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.

<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.



## 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<sup>^*</sup></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<sup>*</sup></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

<sup>^</sup>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.

# Understanding your Extras cover



## 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.

Benefits which attract a 'lifetime' period; lifetime means the period commencing on the date the member was first insured and ceases to be insured by CBHS (irrespective of any suspension of membership or other period without cover).

### 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 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.

## 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!