

# Lite Saver Extras

Effective 1 March 2021

The information in this Extras fact sheet is important, please read thoroughly. For more information please refer to your Member Guide or call us on 1800 333 004.

## Dental

| Extras Treatments                                  | Amount you can claim   |                                       | Annual limit per person, per calendar year | Total annual claiming limit | Waiting period (months) |
|--|------------------------|---------------------------------------|--|-----------------------------|-------------------------|
|  | At all other providers | At smile.com.au dentists <sup>3</sup> |  |                             |                         |
| <b>General and Preventative Dental<sup>1</sup></b> | Fixed Amount           | 50%                                   | \$300.00                                   | Service limits apply        | 2                       |
| No Gap Dental <sup>2</sup>                         | Not available          | 100%                                  |  |                             |                         |

By using the **smile.com.au** dental network, you can significantly reduce your out-of-pocket dental expenses.

## Your dental extras explained

### 1. Preventative and General Dental

Preventative and General Dental includes a wide range of common dental procedures including check-ups, x-rays, cleaning, fluoride treatments, fillings and simple teeth extractions. There are limits to the number of Preventative Dental treatments that may be claimed in a calendar year.

Preventative Dental service limits include one comprehensive oral examination and two periodic dental examinations, per person, per calendar year.

There are a range of dental procedures that cannot be claimed when provided on the same day e.g. a filling on a tooth that has been removed. Dental benefits for some procedures cannot be paid unless tooth identification is supplied by the provider.

### 2. No Gap Dental

No Gap Dental benefit is available on eligible preventative dental services to members who have served the two-month waiting period and are using a smile.com.au dentist.

Please note this benefit is included in the combined Preventative and General Dental annual limit.

This benefit is limited to one service per treatment group per year for each person listed on the policy. Eligible No Gap Dental item numbers for each treatment group are:

#### Oral examinations

- 011 (Comprehensive oral examination)
- 012 (Periodic oral examination)
- 013 (Oral examination limited)

#### Scale and clean

- 111 (Removal of plaque and/or stain)
- 114 (Removal of calculus – first visit)
- 115 (Removal of calculus – subsequent visit)

#### Fluoride treatment

- 121 (Topical application of remineralisation and/or cariostatic agents, one treatment)

#### Mouthguard

- 151 (Provision of a mouthguard)

### 3. smile.com.au

We have partnered with smile.com.au to make dental care more affordable and accessible for our members. Members who have extras with dental cover will save 15–40% off\* all dental treatments performed by a smile.com.au approved dentist. In order to view the list of dentists to book with please visit member benefits at [aia.com.au/health](http://aia.com.au/health)

These savings are in addition to your existing AIA Health Insurance Extras benefits. This means lower out-of-pocket costs for any treatment, as smile.com.au dentists will reduce their normal fees by at least 15%.

With over 2,400 approved dentists in the smile.com.au network, chances are there is one near you.

\*Savings may vary between dentists. It is recommended that members obtain a quote prior to treatment.

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## Non dental

| Extras Treatments                                     | Amount you can claim |                         | Annual limit per person, per calendar year | Additional Information | Waiting period (months) |
|---|----------------------|-------------------------|--|------------------------|-------------------------|
|   | Initial consultation | Subsequent consultation |  |                        |                         |
| <b>Therapies</b>                                      |                      |                         |  |                        |                         |
| Physiotherapy (including hydrotherapy and myotherapy) | \$40.00              | \$30.00                 |  |                        |                         |
| Chiropractic  | \$35.00              | \$25.00                 |  |                        |                         |
| Osteopathy  | \$40.00              | \$30.00                 | \$200.00                                   |                        | 2                       |
| Acupuncture   | \$30.00              | \$20.00                 |  |                        |                         |
| Remedial massage                                      | \$30.00              | \$20.00                 |  |                        |                         |

Unless stipulated otherwise, consultations must be one-on-one with a registered provider.

## Important information about your Extras cover

### How we communicate with you

As our primary method of communication is email, it is important that your contact details are kept up to date with your current email address to ensure you're able to receive any correspondence.

### Recognised providers

Extras can be claimed from any practitioner in a private practice who is appropriately registered with recognised bodies approved by AIA Health Insurance, where there is no Medicare benefit payable. Your provider can confirm they are recognised or you can call us on 1800 333 004.

### Waiting periods

Waiting periods are the period of time during which a member is not entitled to the benefits of the policy. Waiting periods can apply when changing your cover to include new or upgraded services. If you're switching to AIA Health Insurance from another equivalent policy, you won't need to re-serve waiting periods already served with the previous health insurer.

### Benefit Replacement Periods

Benefit replacement period is the time you need to wait after purchasing an item covered by us before you can receive further benefits to replace the item. All medically prescribed appliances and hearing aids have a benefit replacement period of 3 years for purchasing or replacing the same item.

AIA Health Insurance may make changes to this cover from time to time, including adding or reducing the benefits or services available to members, and that notice of such changes will be provided via email in accordance with the PHI Act, Code of Conduct and Australian Consumer Law.