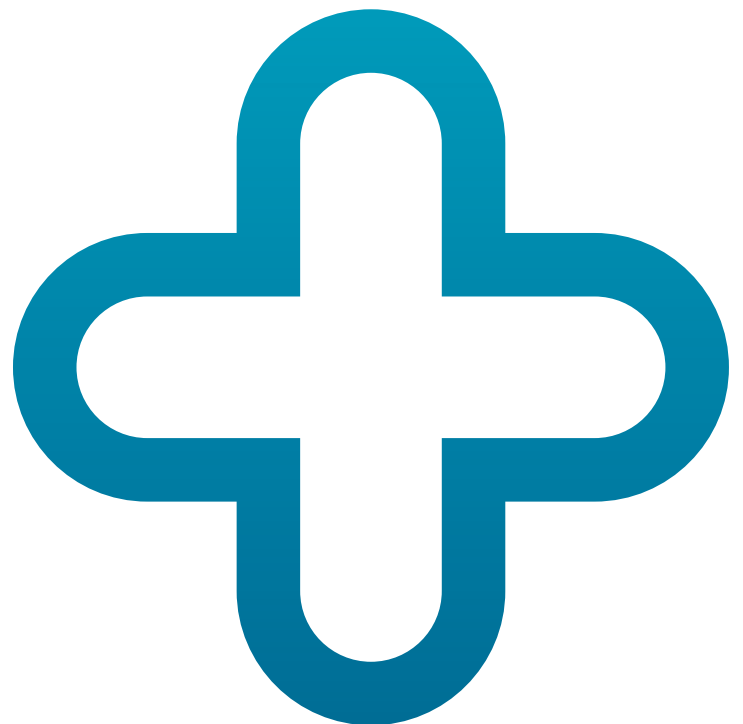


# Basic Extras 85%

Key Facts Sheet



# Basic Extras 85%

If you only need the commonly used services such as optical, the occasional alternative therapy treatment and a regular check-up and clean at the dentist, then our Basic Extras cover may be all you need.

Budget Direct Health Insurance will pay 85% of what your treatment costs. You pay the other 15%.

## Extras Services

Extras Services	Waiting Periods	Yearly limit (maximum you can claim per person unless otherwise stated)
<b>Dental Total</b> Overall Dental limit includes benefits for General and Major dental services. The benefits shown are the annual limits for each type of dental service. There are further sub-limits within some of these dental services eg the individual benefit for one crown on Basic Extras is \$225. You can see a list of dental rules here. Contact us for a benefit estimate before commencing treatment to confirm benefits payable.		\$500 per person / single, \$1000 per membership
General Dental	2 Months	
<b>Preventative Dental sub-limit</b> Preventative dental includes dental treatments like checkups, cleaning and fluoride treatments but does not include x-rays or fillings. A detailed list of item numbers and definition of benefits payable under preventative dental can be found by clicking here	2 Months	\$250 per person / single, \$500 per membership
Major Dental	12 Months	
<b>Orthodontic</b> 85% back up to \$300 per year, up to \$900 per course. Lifetime limit of \$1050 applies.	12 Months	\$300 per year
Crown and Bridgework sub limit	12 Months	\$225 per crown / bridge, maximum \$450 per person
Indirect restorations sub-limit	12 Months	\$350 per person / single, \$700 per membership
Implants sub-limit	12 Months	\$400 per person
Dentures	Not Covered	Not Applicable
Optical	6 Months	\$120 per person / single, \$240 per membership
Chiropractic / Osteopathy / Physiotherapy* / Hydrotherapy / Myotherapy / Naturopathy / Homeopathy / Acupuncture / Remedial Massage <small>*Includes Pilates by a Registered Physiotherapist</small>	2 Months	\$400 per person / single, \$800 per membership
Ambulance	See Hospital Cover	Not Applicable

## Find out more

If you're planning treatment or a hospital admission, please contact us to discuss your options to ensure you're covered and have served all waiting periods.

For further information please call **1300 665 623** or visit [health.budgetdirect.com.au](http://health.budgetdirect.com.au)