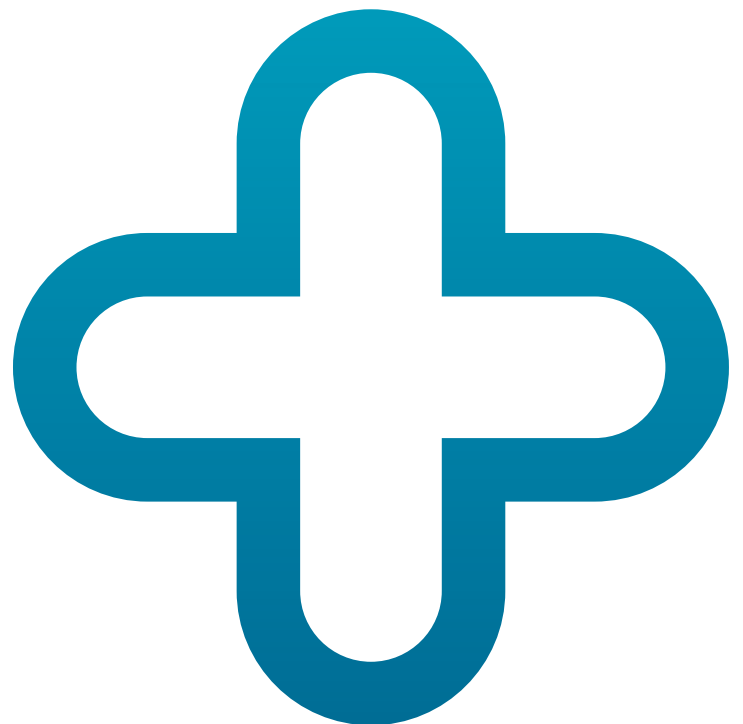


Top Extras 55%

Key Facts Sheet



Top Extras 55%

If you want peace of mind - our best coverage, lots of services and high limits to help pay for them - our Top Extras cover is for you. Budget Direct Health Insurance will pay 55% of what your treatment costs. You pay the other 45%.

Extras Services

Extras Services	Waiting Periods	Yearly limit (maximum you can claim per person unless otherwise stated)
Dental Total 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 Top Extras is \$300. You can see a list of dental rules here. Contact us for a benefit estimate before commencing treatment to confirm benefits payable.		\$2000 per person /single, \$4000 per membership
General Dental	2 Months	
Preventative Dental sub-limit 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	\$500 per person /single, \$1000 per membership
Major Dental	12 Months	
Orthodontic 55% back up to \$700 per year (Year 1-3), \$800 per year (Year 4), \$900 per year (Year 5+). Lifetime limit of \$2,900 applies.	12 Months	\$700 per year (increasing to \$900)
Crown and Bridgework sub limit	12 Months	\$600 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	\$250 per person /single, \$500 per membership
Physiotherapy* / Hydrotherapy / Myotherapy *Includes Pilates by a Registered Physiotherapist	2 Months	\$400 per person /single, \$800 per membership
Chiropractic / Osteopathy	2 Months	\$400 per person /single, \$800 per membership

Ambulance	See Hospital Cover	Not Applicable
Naturopathy / Homeopathy / Acupuncture / Remedial Massage	2 Months	\$400 per person / single, \$800 per membership
Podiatry The annual limit of \$400 per person / single membership includes combined benefits for general podiatry, podiatry surgery and orthotics.	2 Months	\$400 per person / single, \$800 per membership
General Podiatry	2 Months	
Podiatry Surgery	12 Months	
Orthotics (included in the limit for podiatry)	12 Months	\$230 per person / single, \$460 per membership
Psychology	2 Months	\$400 per person / single, \$800 per membership
Speech Therapy	2 Months	\$400 per person / single, \$800 per membership
Occupational Therapy	2 Months	\$400 per person / single, \$800 per membership
Travel Vaccinations	2 Months	\$50 per vaccination, \$100 per person / single, \$200 per membership

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