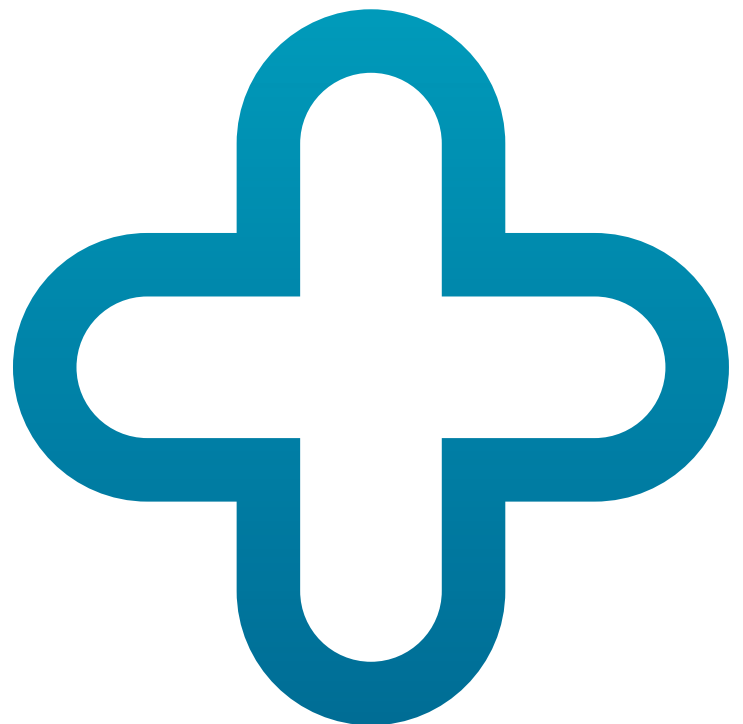


# Top Extras 85%

Key Facts Sheet



# Top Extras 85%

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 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 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
<b>General Dental</b>	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	\$500 per person /single, \$1000 per membership
<b>Major Dental</b>	12 Months	
<b>Orthodontic</b> 85% 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)
<b>Crown and Bridgework sub limit</b>	12 Months	\$600 per person
<b>Indirect restorations sub-limit</b>	12 Months	\$350 per person /single, \$700 per membership
<b>Implants sub-limit</b>	12 Months	\$400 per person
<b>Dentures</b>	Not Covered	Not Applicable
<b>Optical</b>	6 Months	\$250 per person /single, \$500 per membership
<b>Physiotherapy* / Hydrotherapy / Myotherapy</b> *Includes Pilates by a Registered Physiotherapist	2 Months	\$400 per person /single, \$800 per membership
<b>Chiropractic / Osteopathy</b>	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
<b>Podiatry</b> 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](http://health.budgetdirect.com.au)