

Health Management Programs

Get the most out of your health cover

Helping you stay fit & healthy is kind of our thing, which is why all of our extras covers have health management program benefits.

What does that mean?

Well if you've been diagnosed with a health condition (by your GP or another healthcare professional) and a certain program or piece of equipment will help, you might just be able to claim some of the costs.

What kind of conditions does this help?

Some of the common ones are:

- Coronary artery disease (heart disease)
- Diabetes
- Lung conditions (asthma, COPD)
- Chronic pain
- Joint health (arthritis & osteoporosis)
- Mental health (stress & anxiety)
- Weight management (obesity or malnutrition)
- Rehabilitation

Don't worry if your condition isn't on the list – just give us a buzz and we'll let you know what benefits are available for you.

What's covered?

Fitness equipment & programs	Health screenings*	Improvement & weight management programs
<ul style="list-style-type: none"> ✓ Treadmills, cross trainers & exercise bikes ✓ Gym membership ✓ Pool entry fees ✓ Pilates ✓ Aqua Aerobics ✓ Personal training ✓ Group training ✓ Yoga ✗ Sport shoes ✗ Jazzercise 	<ul style="list-style-type: none"> ✓ Removal of sun spots ✓ Mole mapping ✓ MRIs & CT scans ✓ Retinal Photography/optical tomography/OCT/Ultra-Wide DRS ✓ Screen for Life ✓ Breathing tests ✓ ThinPrep pap smear tests ✓ Bowel cancer test kits ✓ Corneal mapping ✓ Q-fever screening ✓ Tests not covered by Medicare* ✗ Tickets to outdoor movie screenings 	<p>Membership fees for:</p> <ul style="list-style-type: none"> ✓ Weight Watchers & Weight Watchers Online ✓ Fernwood Weight Loss program ✗ All-you-can-eat Tuesdays <p>Quit Smoking programs:</p> <ul style="list-style-type: none"> ✓ Nicotine replacement therapies (gums, patches & inhalers) ✓ Allen Carr program ✗ Smoke detector alarms

* We're only able to pay a benefit when Medicare doesn't.

What are the benefits?

Cover	Benefit	Annual Limit
Premium Extras	80% of cost	\$250 (per person) / \$500 (family)
High Extras	70% of cost	\$200 (per person) / \$400 (family)
Mid Extras	60% of cost	\$150 (per person) / \$300 (family)
Basic Extras	50% of cost	\$100 (per person) / \$200 (family)

Cover	Benefit	Annual Limit
Gold Extras	100% of cost	\$150 (single) / \$300 (family)
Silver Extras	100% of cost	\$125 (single) / \$250 (family)
Bronze Extras	100% of cost	\$100 (single) / \$200 (family)

When can I start?

As long as you've served your 6 month waiting period, you can start whenever you need to (just make sure you give us a call first so you know exactly what you're covered for and what you'll need to be able to claim).

How do I claim?

Couldn't be easier! You can use our Mobile Claiming app, or email or post us a claim form and your receipts. We just need to know the name of the patient, details of the program, date of payment and payment amount.

If you're claiming for fitness programs or equipment, you'll also need to fill in a Declaration of Condition form.

Limits reset every financial year.

Some things you need to know:

- We can only pay on an equipment hire or purchase, fitness program or weight management program for rehabilitation or treatment of a diagnosed injury or illness if it's part of a management plan from your GP (or other health professional).
- The condition must be diagnosed and not for the purpose of preventing future conditions. Under the Private Health Insurance Act, we can't pay benefits for goods and services that are for sport, recreation or entertainment purposes (like sport shoes).

