



Lite Extras

	Benefits up to	Maximum per person per calendar year	Waiting periods
Ambulance	100%	100% covered for emergency services and 100% covered for one non-emergency service. \$40 co-payment applies for all subsequent non-emergency services (all services must be medically necessary)	1 day
Chiropractic			2 months
Initial consultations	\$27	\$366 combined benefit limit with osteopathy.	
Subsequent consultations	\$19		
Chiropractic x-rays	\$60		1 per year
Dental, General			6 months
Consultations/examinations	\$23 - \$41		
X-rays	\$21 - \$50		
Scale and clean (1st visit)	\$55	\$500 (<5yrs) \$1500 (>5yrs)	
Extractions	\$75 - \$182		
General Restorations (e.g. 1 surface adhesive filling)	\$65		
Mouthguard	\$45		
Natural Therapy			2 months
Acupuncture – per consultation	\$21	\$500 combined benefit limit for acupuncture, naturopathy & massage therapist	
Naturopathy – per consultation	\$21		
Massage Therapy – per consultation	\$21		
Optical – Spectacles			3 months
Frames			
Single vision lenses			
Bi-focal lenses	\$250	\$250 combined spectacles and contacts	
Multi-focal lenses			
Spectacle repairs (including lenses)			
Optical – Contacts			12 months
Disposable contact lenses			
Non disposable contact lenses			
Osteopathy			2 months
Initial consultation	\$17	1 per year	
Subsequent consultations	\$13	\$366 combined benefit limit with chiropractic	
Pharmaceutical		\$350	2 months
GMF Health Pharmacy Schedule less member co-payment (equal to current Government PBS Scheme)			
Physiotherapy			2 months
Initial consultation	\$39	1 per year	
Subsequent consultations	\$28	\$550	
Group & Hydro Therapy	\$13		
Podiatry		\$450 combined benefit limit for foot orthotics and podiatry	2 months
Consultations	\$33		
Orthotic appliances	80% of cost	Limited to 1 pair per year	12 months
Benefit is payable if supplied by a registered Podiatrist or GMF Health approved supplier.			
	to max of \$200 for single, \$400 for pair		