

## Real Starter Extras Cover

### What's Covered

Extras are services usually provided outside of a hospital. Medicare does not generally cover these services, so we help you pay for them.

Receive 60% of the cost back (up to the annual limit and after waiting periods have been served) on:

- ✓ The cost of the consultation
- ✓ The cost of health appliances listed on this policy. Ask us about specific restrictions and replacements.

Our members have the choice to use any provider with professional qualifications recognised by us. Please read the Policy Booklet for more information on our Recognised Providers.

### Real Starter Extras Cover

The Extras services that people use the most like dental, optical and physio. Get 60% back on each visit up to your annual limit.

Extras Covered	Annual Limit	Maximum amount claimable per person in a calendar year	Waiting Period	Applies if you are new to health insurance or if you have recently increased your level of Extras cover
<b>Preventative dental treatment</b> Includes selected examinations, scale and cleans and fluoride treatments	\$800		2 months	
<b>General dental treatment</b> E.g. fillings, basic extractions, x-rays				
<b>Major dental treatment</b> Includes root canal therapy, crowns, bridges, dentures, oral surgery			12 months	
<b>Optical appliances</b> E.g. prescription glasses and contact lenses (excludes coating, tinting or hardening)	\$200		6 months	
<b>Physiotherapy</b> <b>Chiropractic</b> <b>Osteopathy</b>	\$300		2 months	
<b>Remedial Massage</b>	\$150		2 months	
<b>Ambulance</b> Emergency ambulance transport paid at 100% of the cost <sup>1</sup>	No limit		1 day	

<sup>1</sup> Excludes residents of QLD and TAS who have ambulance services provided by their State ambulance schemes.

#### It pays to review your cover regularly

Your life is constantly changing. So, you should remember to review your health cover at least once a year to make sure it doesn't reflect the old you. We make reviewing and updating your cover quick and easy.

Simply visit **realinsurance.com.au** or call us on **1300 832 028**