

Real Top Extras

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 70% 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 Top Extras

Our top level of Extras cover, for those that want the best when it comes to Extras. Get 70% 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
Preventative dental treatment Includes selected examinations, scale and cleans and fluoride treatments	\$1,000		2 months	
General dental treatment E.g. fillings, basic extractions, x-rays				
Major dental treatment Includes root canal therapy, crowns, bridges, dentures, oral surgery	\$1,000		12 months	
Orthodontia	Starting limit of \$800 (increasing by \$100 per calendar year to a lifetime limit of \$2,500)		12 months	
Optical appliances (appliance limits apply) E.g. prescription glasses and contact lenses	\$300		6 months	
Physiotherapy	\$500		2 months	
Exercise physiology	\$300		2 months	
Ambulance Emergency ambulance transport paid at 100% of the cost ¹	No limit		1 day	
Chiropractic Osteopathy	\$400		2 months	
Natural therapies (consultations only) Remedial massage, acupuncture, Chinese herbalism and myotherapy	\$400		2 months	
Speech pathology (Speech therapy)	\$300		2 months	

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

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Podiatry (consultations only) Foot orthotics (appliance limits apply)		\$400	2 months	
Eye therapy (Orthoptics)		\$200	2 months	
Dietary advice		\$350	2 months	
Home nursing services		\$200	2 months	
Occupational therapy		\$300	2 months	
Antenatal classes & postnatal services Antenatal classes & postnatal services paid at 100% of the cost, up to the annual limit		\$250	2 months	
Pharmaceutical prescriptions Benefits only payable for non PBS items. Benefits do not apply to prescriptions dispensed to hospital inpatients		\$500	2 months	
Psychology		\$400	2 months	
Hearing aids & speech processors (appliance limits apply)		\$1,200	36 months	
Health aids (appliance limits apply) E.g. nebuliser, Irlen lens, peak flow meter, spacers, surgical stockings, CPAP machine, CPAP parts, pressure garment, walking frame, blood pressure monitor, hip protector		\$400	12 months	
Healthier lifestyle benefit Approved weight management, quit smoking and health management programs (gym, personal trainer)		\$200	6 months	
Preventative tests (service limits apply) Thin prep, bone density tests, bowel screening		\$200	6 months	

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**