

Your Extras Cover

ING Essential Extras

60% Back

of the cost to you up to your annual limit

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.

ING Essential Extras

Fuss-free essential Extras people use most like optical, dental and physio. 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
General dental treatment E.g. scaling, cleaning, fluoride therapy, fillings, basic extractions and x-rays	\$500	2 months
Major dental treatment Includes root canal therapy, crowns, bridges, dentures, oral surgery	\$400	12 months
Optical appliances E.g. prescription glasses and contact lenses (excludes coating, tinting or hardening)	\$200	6 months
Physiotherapy Chiropractic Osteopathy	\$300	2 months
Psychology	\$150 (Digital cognitive behavioural therapy 100% back for contracted providers, up to \$150)	2 months
Ambulance Emergency ambulance transport paid at 100% of the cost ¹	No limit	1 day

¹ 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
ing.com.au
or call us on **1800 111 831**

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