Your Extras Cover
ING Premium Extras

75% 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 75% 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 Premium Extras

Our premium level of Extras cover with the full range of services. 75% 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	$1,000	2 months
Major dental treatment Includes root canal therapy, crowns, bridges, dentures, oral surgery	$1,200	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	$250	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) Acupuncture, Chinese herbalism and myotherapy	$200	2 months
Remedial massage (consultations only)	$200	2 months

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

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Speech pathology (Speech therapy)	\$300	2 months
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	\$450	2 months
Psychology	\$400 (Digital cognitive behavioural therapy 100% back for contracted providers, up to \$150)	2 months
Hearing aids & speech processors (appliance limits apply)	\$1,200	36 months
Health aids – premium (appliance limits apply) Comprehensive range of health aids that may assist in everyday living. Examples include: blood pressure monitor and coagulation checks (blood clots); Irlen lenses; impression garments; nebuliser and spacers (asthma).	\$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
ing.com.au
or call us on **1800 111 831**