



MBF Premium Extras

NSW & ACT EFFECTIVE 1 APRIL 2010

MBF Premium Extras Benefits

Following is a range of extras services that MBF Premium Extras provides Benefits for, including the maximum Set Benefits that are available to you when you have these services within NSW and ACT. The Limits that are quoted are per person, per calendar year unless otherwise stated and when provided anywhere in Australia by an MBF Recognised Provider. **The extras services below are not a complete list of all the Benefits available and should be read in conjunction with the important information.** All below examples of dental Benefits are for services performed by a registered dentist only. For more details on restrictions and service Limits, see MBF Dental Guidelines available in MBF Centres.

MBF MemberCare - get more back from our network of MBF MemberCare Providers

MBF MemberCare is a network of providers covering dental, physiotherapy, optical and chiropractic services. With MBF MemberCare you can enjoy higher Set Benefits on selected services with the certainty of receiving at least 90% of the charge back, up to the Limits of your cover.

For a list of your nearest MBF MemberCare Providers, and for a full list of MBF MemberCare Benefits please visit mbf.com.au

Extras services

■ Increased MBF MemberCare Set Benefits from 1 April 2010

Extras Cover	MBF MemberCare Set Benefits	Non MBF MemberCare Set Benefits	Limit per calendar year
Preventive dental ✓ MBF MemberCare at least 90% back			
Eg fluoride application, scale and clean and sports mouthguard. <i>Waiting period 2 months.</i>			
Topical fluoride application	■ \$25.20	\$18.90	<ul style="list-style-type: none"> • No annual Limit • For certain services, Limits also apply on the number of times that Benefits are payable for the same service
Periodic examination	■ \$38.70	\$27.90	
Scaling and cleaning	■ \$83.25	\$58.50	
Mouthguard (1 arch) requiring models	■ \$126.45	\$88.15	
General dental ✓ MBF MemberCare at least 90% back			
Eg fillings, extractions. <i>Waiting period 2 months.</i>			
Simple extraction	■ \$119.25	\$70.40	<ul style="list-style-type: none"> • \$400 per person • For certain services, Limits also apply on the number of times that Benefits are payable for the same service
Metallic filling, 1 surface	■ \$103.50	\$57.60	
Major dental			
Eg crowns and bridges, inlays, onlays, facings, some periodontics, endodontics, dentures and orthodontics. <i>Waiting period 12 months.</i>			
Endodontic - preparation of root canal	n/a	\$142.75	<ul style="list-style-type: none"> • \$1,300 per person • \$2,500 per person lifetime limit on orthodontics
Full crown - non-metallic indirect		\$864.00	
Optical ✓ MBF MemberCare at least 90% back			
Includes prescribed optical appliances including frames, lenses and contact lenses. MBF MemberCare provides a range of fixed price packages on glasses and contact lenses, up to \$100 off a wide range of fashion frames, 20% off a wide range of sunglasses and 20% off non-standard contact lenses. MBF MemberCare 90% guarantee only applies to the following standard or polycarbonate prescription lenses: single vision, bifocal and multifocal. Please note: lens hardening, hard coat and frame repairs are not covered under optical Limit. <i>Waiting period 2 months.</i>			
Single vision lenses (pair)	■ \$103.50	\$71.20	<ul style="list-style-type: none"> • MemberCare Limit \$400 per person • Non MemberCare Limit \$250 per person
Frames	■ \$150.00	\$102.40	
<i>MBF MemberCare no-gap optical packages</i>			
<input checked="" type="checkbox"/>	Kids glasses with safety lens and any frame up to \$249		
<input checked="" type="checkbox"/>	Glasses with single vision lens†		
<input checked="" type="checkbox"/>	Glasses with single vision grind lens†		
<input checked="" type="checkbox"/>	Glasses with bifocal lens†		
<input checked="" type="checkbox"/>	Glasses with trifocal lens†		
<input checked="" type="checkbox"/>	Glasses with progressive lens†		
<input checked="" type="checkbox"/>	Disposable contacts - selected 12 months' supply purchased in-store		
<input checked="" type="checkbox"/>	Disposable contacts - selected 12 months' supply purchased over the internet		
<input checked="" type="checkbox"/>	Tinting, coatings and UV protection		
† Includes any frames valued up to \$199			

Extras Cover		MBF MemberCare Set Benefits	Non MBF MemberCare Set Benefits	Limit per calendar year
Physiotherapy and other therapies <input checked="" type="checkbox"/> MBF MemberCare at least 90% back <input type="checkbox"/> <p>Includes physiotherapy, chiropractic, osteopathy, occupational therapy, podiatry, psychology, speech therapy, eye therapy, dietetics and ante/post-natal services. MBF MemberCare only applies to physiotherapy and chiropractic services. <i>Waiting period 2 months.</i></p>				
Physiotherapy	initial attendance	■ \$63.00	\$39.20	• \$500 per therapy type to a maximum of \$900 per person in this category
	subsequent attendance	■ \$54.00	\$31.05	
Chiropractic	initial attendance	■ \$67.50	\$50.00	
	subsequent attendance	■ \$46.35	\$40.00	
Psychology	initial attendance	n/a	\$85.00	
	subsequent attendance		\$75.00	
Pharmaceutical <p>Covers prescription items that aren't already covered by the Government Pharmaceutical Scheme (PBS), provided its usage has been approved by the Therapeutic Goods Administration. <i>Waiting period 2 months.</i></p>				
		100% of charge after PBS contribution is deducted up to a maximum of \$50 per script/item		• \$300 per person
Natural therapies <p>Acupuncture, Alexander Technique, aromatherapy, Bowen Therapy, exercise physiology, Feldenkrais, herbalism, homoeopathy, iridology, kinesiology, naturopathy, reflexology, remedial massage and Shiatsu. <i>Waiting period 2 months.</i></p>				
Acupuncture	initial attendance		\$40.00	• \$200 per therapy type to a maximum of \$400 per person in this category
	subsequent attendance		\$30.00	
Naturopathy	initial attendance	n/a	\$35.00	
	subsequent attendance		\$30.00	
Remedial massage	initial attendance		\$35.00	
	subsequent attendance		\$30.00	
Hearing aids <p>For prescribed MBF-approved appliances; excludes batteries and cleaning costs. <i>Waiting period 12 months.</i></p>				
		n/a	\$1,000.00	• \$1,000 per hearing aid, maximum of 2 hearing aids per person every 3 years
Health aids and appliances <p>For MBF-approved non-surgically implanted prostheses, orthotic appliances or other health management aids, eg purchase of blood glucose monitor or oxygen concentrator. For approved items contact MBF. <i>Waiting period 12 months.</i></p>				
Blood glucose monitor		n/a	\$200.00	• \$500 per person
Hire, repair and maintenance of health aids and appliances. <i>Waiting period 6 months.</i>				
		80% of actual charge		• \$100 per person
MBF Living Well Programs <input checked="" type="checkbox"/> MBF MemberCare at least 90% back <input type="checkbox"/> <p>MBF MemberCare only applies to gym membership fees at Fitness First outlets. To help cover selected Fund-approved health management programs including first aid courses, nicotine replacement therapy, weight loss programs, certain yoga, Pilates and gym membership fees and some weight loss drugs (restrictions apply). <i>Waiting period 6 months.</i></p>				
		50% of actual charge		• \$100 per person
Accident Benefit <p>When an Accident requires urgent hospital treatment, Accident Benefit pays for your MBF hospital excess or co-payment and can boost Limits on your MBF Extras Cover. <i>No waiting period.</i></p>				
				• \$2,000 per person, \$4,000 per membership • Maximum of \$2,000 per Accident per person, \$4,000 per Accident per membership
Emergency Ambulance Transport services <p>When provided by MBF Recognised Providers. <i>No waiting period.</i></p>				
		100% of actual charge		• No annual Limit

For important details on all the services listed, please read the important information. For more details, please call MBF on 131 137 or, if you are a corporate customer, call 1300 653 525.