



MBF Young Extras

VICTORIA EFFECTIVE 1 APRIL 2010

MBF Young Extras Benefits

Following is a range of extras services that MBF Young 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 70% 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
General and Preventive dental <input checked="" type="checkbox"/> MBF MemberCare at least 70% back			
Eg fillings, extractions, fluoride application, scale and clean and sports mouthguard. <i>Waiting period 2 months.</i>			
Topical fluoride application	■ \$18.90	\$14.20	<ul style="list-style-type: none"> • \$350 per person, \$700 per membership • One sports mouthguard per person • For certain services, Limits also apply on the number of times that benefits are payable for the same service
Periodic examination	■ \$30.10	\$17.85	
Scaling and cleaning	■ \$61.60	\$42.00	
Mouthguard (1 arch) requiring models	■ \$82.60	\$54.45	
Simple extraction	■ \$92.75	\$56.00	
Metallic filling, 1 surface	■ \$80.50	\$50.40	
Major dental			<ul style="list-style-type: none"> • No Benefit
Optical <input checked="" type="checkbox"/> MBF MemberCare at least 70% 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 70% 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)	■ \$80.50	\$62.30	<ul style="list-style-type: none"> • MemberCare Limit \$180 per person, \$360 per membership • Non MemberCare Limit \$150 per person, \$300 per membership
Frames	■ \$100.00	\$100.00	
<i>MBF MemberCare no-gap optical packages</i>			
<input checked="" type="checkbox"/> Glasses with single vision lens (includes any frames valued up to \$199)			
<input checked="" type="checkbox"/> Disposable contacts - selected 12 months' supply purchased over the internet			
<input checked="" type="checkbox"/> Tinting, coatings and UV protection			
Physiotherapy and other therapies <input checked="" type="checkbox"/> MBF MemberCare at least 70% back			
Includes physiotherapy, chiropractic and osteopathy only. MBF MemberCare only applies to physiotherapy and chiropractic services. <i>Waiting period 2 months.</i>			
Physiotherapy	initial attendance	■ \$48.30	<ul style="list-style-type: none"> • \$350 per person, \$700 per membership • One initial attendance per course of treatment
	subsequent attendance	■ \$38.50	
Chiropractic	initial attendance	■ \$51.45	
	subsequent attendance	■ \$33.25	
Pharmaceutical			
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>		100% of charge after PBS contribution is deducted up to a maximum of \$50 per script/item	<ul style="list-style-type: none"> • \$100 per person • \$200 per membership

Extras Cover	MBF MemberCare Set Benefits	Non MBF MemberCare Set Benefits	Limit per calendar year
Natural therapies			
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>			
Acupuncture	initial attendance	\$28.50	• \$100 per person • \$200 per membership
	subsequent attendance	\$21.50	
Naturopathy	initial attendance	\$25.00	
	subsequent attendance	n/a	
Remedial massage	initial attendance	\$21.50	
	subsequent attendance	\$20.00	
MBF Living Well Programs <input checked="" type="checkbox"/> MBF MemberCare <input type="checkbox"/> at least 70% back			
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>			
	50% of actual charge		• \$50 per person
Accident Benefit			
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>			
			• \$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			
When provided by MBF Recognised Providers. <i>No waiting period.</i>			
	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.