

# 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
<b>General dental treatment</b> E.g. scaling, cleaning, fluoride therapy, fillings, basic extractions and x-rays	\$1,000		2 months	
<b>Major dental treatment</b> Includes root canal therapy, crowns, bridges, dentures, oral surgery	\$1,200		12 months	
<b>Orthodontia</b>	Starting limit of \$800 (increasing by \$100 per calendar year to a lifetime limit of \$2,500)		12 months	
<b>Optical appliances</b> (appliance limits apply) E.g. prescription glasses and contact lenses	\$300		6 months	
<b>Physiotherapy</b>	\$500		2 months	
<b>Exercise physiology</b>	\$250		2 months	
<b>Ambulance</b> Emergency ambulance transport paid at 100% of the cost <sup>1</sup>	No limit		1 day	
<b>Chiropractic</b> <b>Osteopathy</b>	\$400		2 months	
<b>Natural therapies</b> (consultations only) Acupuncture, Chinese herbalism and myotherapy	\$200		2 months	
<b>Remedial massage</b> (consultations only)	\$200		2 months	

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

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<b>Speech pathology (Speech therapy)</b>		\$300		2 months
<b>Podiatry</b> (consultations only) <b>Foot orthotics</b> (appliance limits apply)		\$400		2 months
<b>Eye therapy (Orthoptics)</b>		\$200		2 months
<b>Dietary advice</b>		\$350		2 months
<b>Home nursing services</b>		\$200		2 months
<b>Occupational therapy</b>		\$300		2 months
<b>Antenatal classes &amp; postnatal services</b> Antenatal classes & postnatal services paid at 100% of the cost, up to the annual limit		\$250		2 months
<b>Pharmaceutical prescriptions</b> Benefits only payable for non PBS items. Benefits do not apply to prescriptions dispensed to hospital inpatients		\$450		2 months
<b>Psychology</b>		\$400		2 months
<b>Hearing aids &amp; speech processors</b> (appliance limits apply)		\$1,200		36 months
<b>Health aids – premium</b> (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
<b>Healthier lifestyle benefit</b> Approved weight management, quit smoking and health management programs (gym, personal trainer)		\$200		6 months
<b>Preventative tests</b> (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**

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