



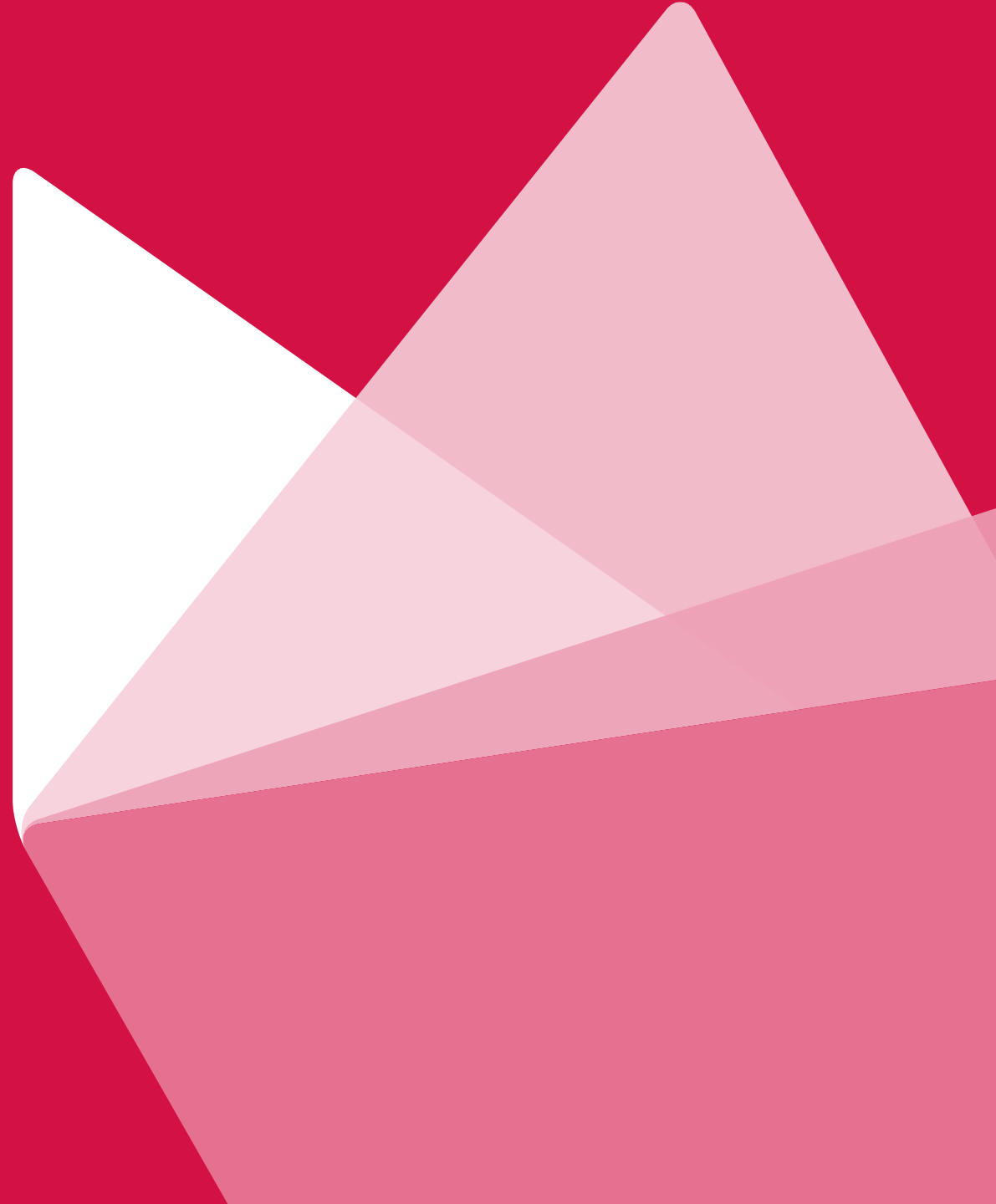
Please select your current Extras Policy below to view a comparison of benefits with your new Extras Policy

AIA (ex-MyOwn policies)

- [Minimum 50 Extras](#) moving to Healthy Saver Extras
- [Everyday 55 Extras](#) moving to Active Saver Extras
- [Lite 60 Extras](#) moving to Healthy Saver Extras
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- [Top 70 Extras](#) moving to Enhanced Extras
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AIA (ex-RACQ policies)

- [Minimum 50 Extras](#) moving to Healthy Saver Extras
- [Everyday 55 Extras](#) moving to Active Saver Extras
- [Lite 60 Extras](#) moving to Healthy Saver Extras
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Minimum 50 Extras (ex-MyOwn Policy)

New Extras Policy: Healthy Savers Extras

	Your Current Extras Policy Minimum 50 Extras	Your New Extras Policy Healthy Saver Extras
Dental benefits	Amount you can claim	Amount you can claim
smile.com.au benefit	70%	50%
Other Dentist benefit	50%	Fixed amount per claim, up to annual limits
Annual Limits per calendar year per person		
General Dental	\$600	
Preventative Dental		\$500
Major Dental	-	
Non-Dental benefits	Amount you can claim	Amount you can claim
Benefit amount	50%	Fixed amount per claim, up to annual limits
Annual Limits per calendar year per person		
Optical	100% of provider fee, up to \$200	Up to \$150 per claim, up to \$200
Physiotherapy		
Hydrotherapy	\$300	\$300
Myotherapy		
Chiropractic	\$200	\$200
Osteopathy		
Acupuncture	\$100	\$150
Remedial massage	\$100	
Preventative health benefits		
Weight management programs (incl dietetics)	-	\$100
Health checks *	-	\$100

Your new policy gives you the following additional benefits:

- Higher Combined limit for Acupuncture and Remedial Massage.
- Major Dental Cover.
- Weight Management Program and Dietetics Cover.
- Health Check Cover incl. mammograms, bowel cancer testing kit, prostate cancer check, skin cancer check.

You still have access to these great benefits:

- **5% premium discount** – Maintain a 5% discount on your premiums when you reach AIA Vitality Silver Status or above
- **Excess Refund** - Receive 100% of your excess back when you reach AIA Vitality Silver Status or above
- **Smile.com.au** 15-40% discount & No Gap Dental

Please note there are also some exclusions to your new dental benefits

At AIA Health we want to provide dental benefits that deliver high value to our members. To achieve this our current AIA Health extras products exclude some dental benefits that might have been previously available. These benefits are not commonly used by our members or are general unspecific services. Removing these items will assist us in keeping prices as affordable for members.

Excluded dental items on AIA Health extras

Bleaching, Dietary analysis and advice, Tobacco counselling, Any oral applications for snoring, Obstructive snoring and sleep apnoea, Repairs to any application/device for snoring, Post-operative care not otherwise included, Recontour tissue – per appointment, Treatment not otherwise included (specify) and GST.

Rather than getting a % of the provider fee back for your extras services, your policy will now provide a fixed dollar amount. Please refer to your new fact sheet to view your fixed benefit amounts



New Extras Policy: Active Saver Extras

	Your Current Extras Policy Everyday 55	Your New Extras Policy Active Saver
Dental benefits	Amount you can claim	Amount you can claim
smile.com.au benefit	70%	60%
Other Dentist benefit	50%	Fixed amount per claim, up to annual limits
Annual limits per calendar year per person		
General Dental	\$800	\$600
Preventative Dental		
Major Dental	\$500	\$700
Orthodontia		\$600
Orthodontia Lifetime Limit		\$2,400
Non-Dental benefits	Amount you can claim	Amount you can claim
Benefit amount	55%	Fixed amount per claim, up to annual limits
Annual Limits per calendar year per person		
Optical	100% of provider fee, up to \$250	Up to \$150 per claim, up to \$200
Exercise Physiology		-
Physiotherapy	\$300	\$350
Hydrotherapy		
Myotherapy		
Chiropractic	\$200	\$300
Osteopathy		
Acupuncture	\$100	\$150
Remedial massage	\$100	\$150
Non-PBS Pharmacy	\$200	\$350
Occupational Therapy	\$200	-
Psychology	\$200	\$200
Podiatry	-	\$200
Medically Prescribed Appliance		\$250
Hearing aids (1 per person every 3 years)	\$300	\$300
Preventable health benefits		
Swimming lessons	\$200	\$100
Weight management programs (incl dietetics)	\$200	\$200
Health checks *	\$100	\$100

Your new policy gives you the following additional benefits:

- Higher Limits for Major Dental.
- Orthodontia Cover now included with your policy.
- Higher Limits for Acupuncture and Remedial Massage.
- Podiatry cover now included.

You still have access to these great benefits:

- **5% premium discount** – Maintain a 5% discount on your premiums when you reach AIA Vitality Silver Status or above
- **Excess Refund** - Receive 100% of your excess back when you reach AIA Vitality Silver Status or above
- **Smile.com.au** 15-40% discount & No Gap Dental

Please note there are also some exclusions to your new dental benefits

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Excluded dental items on AIA Health extras

Bleaching, Dietary analysis and advice, Tobacco counselling, Any oral applications for snoring, Obstructive snoring and sleep apnoea, Repairs to any application/device for snoring, Post-operative care not otherwise included, Recontour tissue – per appointment, Treatment not otherwise included (specify) and GST.

Rather than getting a % of the provider fee back for your extras services, your policy will now provide a fixed dollar amount. Please refer to your new fact sheet to view your fixed benefit amounts



Lite 60 Extras (ex-MyOwn Policy)

New Extras Policy: Healthy Saver Extras

	Your Current Extras Policy Lite 60	Your New Extras Policy Healthy Saver
Dental benefits	Amount you can claim	Amount you can claim
smile.com.au benefit	70%	50%
Other Dentist benefit	50%	Fixed amount per claim, up to annual limits
Annual Limits per calendar year per person		
General Dental	\$600	\$500
Preventative Dental		
Major Dental	\$300	
Non-Dental benefits	Amount you can claim	Amount you can claim
Benefit amount	60%	Fixed amount per claim, up to annual limits
Annual Limits per calendar year per person		
Optical	100% of provider fee, up to \$200	Up to \$150 per claim, up to \$200
Physiotherapy		\$300
Hydrotherapy		
Myotherapy	\$300	
Chiropractic		\$200
Osteopathy		
Acupuncture	-	\$150
Remedial massage	-	
Preventable health benefits		
Weight management programs (incl dietetics)	-	\$100
Health checks *	-	\$100

Your new policy gives you the following additional benefits:

- Remedial Massage and Acupuncture cover now included.
- Weight Management Program and Dietetics Cover.
- Health Check Cover incl. mammograms, bowel cancer testing kit, prostate cancer check, skin cancer check

You still have access to these great benefits:

- **5% premium discount** – Maintain a 5% discount on your premiums when you reach AIA Vitality Silver Status or above
- **Excess Refund** - Receive 100% of your excess back when you reach AIA Vitality Silver Status or above
- **Smile.com.au** 15-40% discount & No Gap Dental

Please note there are also some exclusions to your new dental benefits

At AIA Health we want to provide dental benefits that deliver high value to our members. To achieve this our current AIA Health extras products exclude some dental benefits that might have been previously available. These benefits are not commonly used by our members or are general unspecific services. Removing these items will assist us in keeping prices as affordable for members

Excluded dental items on AIA Health extras

Bleaching, Dietary analysis and advice, Tobacco counselling, Any oral applications for snoring, Obstructive snoring and sleep apnoea, Repairs to any application/device for snoring, Post-operative care not otherwise included, Recontour tissue – per appointment, Treatment not otherwise included (specify) and GST.

Rather than getting a % of the provider fee back for your extras services, your policy will now provide a fixed dollar amount. Please refer to your new fact sheet to view your fixed benefit amounts



Lite 60 Extras (ex-MyOwn)

New Extras Policy: Lite Extras

	Your Current Extras Policy Lite 60 Extras	You New Extras Policy Lite Extras
Dental benefits	Amount you can claim	Amount you can claim
smile.com.au benefit	70%	60%
Other Dentist benefit	50%	50%
Annual Limits per calendar year per person		
General Dental	\$600	\$500
Preventative Dental		
Major Dental	\$300	
Non-Dental benefits	Amount you can claim	Amount you can claim
Vitality Boost [^]	-	60%
Benefit Amount	60%	50%
Annual Limits per calendar year per person		
Optical	100% of provider fee, up to \$200	50% of provider fee, up to \$150
Physiotherapy		
Hydrotherapy		\$250
Myotherapy	\$300	
Chiropractic		-
Osteopathy		
Preventative health benefits		
Weight management programs (incl dietetics)	-	\$100
Health checks	-	\$100

Your new policy gives you the following additional benefits:

- Weight Management Program and Dietetics Cover.
- Health Check Cover incl. mammograms, bowel cancer testing kit, prostate cancer check, skin cancer check.
- [^]Vitality Boost - Receive an additional 10% back on your non-dental extras (up to annual limits when you reach AIA Vitality Silver Status or above).

You still have access to these great benefits:

- **5% premium discount** – Maintain a 5% discount on your premiums when you reach AIA Vitality Silver Status or above
- **Excess Refund** - Receive 100% of your excess back when you reach AIA Vitality Silver Status or above
- **Smile.com.au** 15-40% discount & No Gap Dental

Please note there are also some exclusions to your new dental benefits

At AIA Health we want to provide dental benefits that deliver high value to our members. To achieve this our current AIA Health extras products exclude some dental benefits that might have been previously available. These benefits are not commonly used by our members or are general unspecific services. Removing these items will assist us in keeping prices as affordable for members.

Excluded dental items on AIA Health extras

Bleaching, Dietary analysis and advice, Tobacco counselling, Any oral applications for snoring, Obstructive snoring and sleep apnoea, Repairs to any application/device for snoring, Post-operative care not otherwise included, Recontour tissue – per appointment, Treatment not otherwise included (specify) and GST.

Rather than getting a % of the provider fee back for your extras services, your policy will now provide a fixed dollar amount. Please refer to your new fact sheet to view your fixed benefit amounts





Lite 65 Extras (ex-MyOwn Policy)

New Extras Policy: Standard Extras

	Your Current Extras Policy Lite 65 Extras	Your New Extras Policy Standard Extras
Dental benefits	Amount you can claim	Amount you can claim
smile.com.au benefit	70%	60%
Other Dentist benefit	50%	50%
Annual Limits per calendar year per person		
General Dental	\$700	\$600
Preventative Dental		
Major Dental	\$400	\$600 *sub-limits apply
Non-Dental benefits	Amount you can claim	Amount you can claim
Vitality Boost [^]	-	60%
Benefit amount	65%	50%
Annual Limits per calendar year per person		
Optical	100% of provider fee, up to \$200	50% of provider fee, up to \$200
Physiotherapy		
Hydrotherapy		\$350
Myotherapy	\$350	
Chiropractic		\$250
Osteopathy		
Acupuncture	\$125	\$100
Remedial massage	\$125	\$100
Preventative health benefits		
Swimming lessons	-	\$100
Weight management programs (incl dietetics)	-	\$100
Health checks *	-	\$100

Your new policy gives you the following additional benefits:

- Higher Major Dental Limits.
- Weight Management Program and Dietetics Cover.
- Health Check Cover incl. mammograms, bowel cancer testing kit, prostate cancer check, skin cancer check.
- Swimming Lessons Cover (Accompanied by a doctor's letter of recommendation)
- [^]Vitality Boost - Receive an additional 10% back on your non-dental extras (up to annual limits when you reach AIA Vitality Silver Status or above).

You still have access to these great benefits:

- **5% premium discount** – Maintain a 5% discount on your premiums when you reach AIA Vitality Silver Status or above
- **Excess Refund** - Receive 100% of your excess back when you reach AIA Vitality Silver Status or above
- [^]**Vitality Boost** – Receive an additional 10% back on your non-dental extras (up to annual limits when you reach AIA Vitality Silver Status or above)
- **Smile.com.au** 15-40% discount & No Gap Dental

Please note there are also some exclusions to your new dental benefits

At AIA Health we want to provide dental benefits that deliver high value to our members. To achieve this our current AIA Health extras products exclude some dental benefits that might have been previously available. These benefits are not commonly used by our members or are general unspecific services. Removing these items will assist us in keeping prices as affordable for members.

Excluded dental items on AIA Health extras

Bleaching, Dietary analysis and advice, Tobacco counselling, Any oral applications for snoring, Obstructive snoring and sleep apnoea, Repairs to any application/device for snoring, Post-operative care not otherwise included, Recontour tissue – per appointment, Treatment not otherwise included (specify) and GST.



Mid 60 Extras (ex-MyOwn Policy)

New Extras Policy: Active Saver Extras

	Your Current Extras Policy Mid 60	Your New Extras Policy Active Saver
Dental benefits	Amount you can claim	Amount you can claim
smile.com.au benefit	70%	60%
Other Dentist benefit	50%	Fixed amount per claim, up to annual limits
Annual Limits per calendar year per person		
General Dental	\$800	\$600
Preventative Dental	\$800	\$700
Major Dental	\$800	\$600
Orthodontia	\$2,000	\$2,400
Orthodontia Lifetime Limit	\$2,000	\$2,400
Non-Dental benefits	Amount you can claim	Amount you can claim
Benefit amount	60%	Fixed amount per claim, up to annual limits
Annual Limits per calendar year per person		
Optical	100% of provider fee, up to \$250	Up to \$150 per claim, up to \$200
Exercise Physiology		-
Physiotherapy	\$500	\$350
Hydrotherapy		
Myotherapy		
Chiropractic	\$300	\$300
Osteopathy	\$300	\$300
Acupuncture	\$150	\$150
Remedial massage	\$150	\$150
Non-PBS Pharmacy	\$300	\$350
Occupational Therapy	\$300	-
Psychology	\$300	\$200
Audiology	\$300	
Eye Therapy	\$300	
Podiatry	\$300	\$200
Speech Therapy	\$300	
Medically Prescribed Appliance		\$250
Hearing aids (1 per person every 3 years)	\$300	\$300
Preventative Health Benefits		
Swimming lessons	\$200	\$100
Weight management programs (incl dietetics)	\$300	\$200
Health checks *	\$150	\$100

Your new policy gives you the following additional benefits:

- Savings on your Extras Premiums.
- Higher Orthodontia Lifetime Limits.
- Higher Non-PBS Pharmacy Limits.

You still have access to these great benefits:

- **5% premium discount** – Maintain a 5% discount on your premiums when you reach AIA Vitality Silver Status or above
- **Excess Refund** - Receive 100% of your excess back when you reach AIA Vitality Silver Status or above
- **Smile.com.au** 15-40% discount & No Gap Dental

Please note there are also some exclusions to your new dental benefits

At AIA Health we want to provide dental benefits that deliver high value to our members. To achieve this our current AIA Health extras products exclude some dental benefits that might have been previously available. These benefits are not commonly used by our members or are general unspecific services. Removing these items will assist us in keeping prices as affordable for members.

Excluded dental items on AIA Health extras

Bleaching, Dietary analysis and advice, Tobacco counselling, Any oral applications for snoring, Obstructive snoring and sleep apnoea, Repairs to any application/device for snoring, Post-operative care not otherwise included, Recontour tissue – per appointment, Treatment not otherwise included (specify) and GST.

Rather than getting a % of the provider fee back for your extras services, your policy will now provide a fixed dollar amount. Please refer to your new fact sheet to view your fixed benefit amounts

Mid 60 Extras (ex-MyOwn Policy)

New Extras Policy: Lifestyle Extras

	Your Current Extras Policy Mid 60	Your New Extras Policy Lifestyle
Dental benefits	Amount you can claim	Amount you can claim
smile.com.au benefit	70%	70%
Other Dentist benefit	50%	60%
Annual Limits per calendar year per person		
General Dental	\$800	\$800
Preventative Dental		\$800
Major Dental	\$800	*sub-limits apply
Orthodontics	\$800	\$600
Orthodontia Lifetime Limits	\$2,000	\$2400
Non-Dental benefits	Amount you can claim	Amount you can claim
Vitality Boost [^]	-	70%
Benefit amount	60%	60%
Annual Limits per calendar year per person		
Optical	100% of provider fee, up to \$250	60% of provider fee, up to \$250
Exercise Physiology		
Physiotherapy	\$500	\$400
Hydrotherapy		
Myotherapy		
Chiropractic	\$300	\$300
Osteopathy		
Acupuncture	\$150	\$150
Remedial massage	\$150	\$150
Non-PBS Pharmacy \$40 per item, up to annual limit	\$300	\$100
Occupational therapy	\$300	
Psychology	\$300	\$200
Audiology	\$300	
Eye therapy	\$300	
Podiatry	\$300	\$200
Speech therapy	\$300	
Medically Prescribed Appliance		\$250
Hearing aids (1 per person per 3 years)	\$300	\$300
Preventative health benefit		
Swimming lessons	\$200	\$100
Weight management programs (incl dietetics)	\$300	\$200
⁸ Health checks *	\$150	\$100
Smoking cessation	-	\$100

Your new policy gives you the following additional benefits:



- Higher Orthodontia Lifetime Limit.
- Higher % back at non-smile dentists.
- Smoking Cessation Cover
- ^Vitality Boost - Receive an additional 10% back on your non-dental extras (up to annual limits when you reach AIA Vitality Silver Status or above).

You still have access to these great benefits:

- **5% premium discount** – Maintain a 5% discount on your premiums when you reach AIA Vitality Silver Status or above
- **Excess Refund** - Receive 100% of your excess back when you reach AIA Vitality Silver Status or above
- **Smile.com.au** 15-40% discount & No Gap Dental

Please note there are also some exclusions to your new dental benefits

At AIA Health we want to provide dental benefits that deliver high value to our members. To achieve this our current AIA Health extras products exclude some dental benefits that might have been previously available. These benefits are not commonly used by our members or are general unspecific services. Removing these items will assist us in keeping prices as affordable for members.

Excluded dental items on AIA Health extras

Bleaching, Dietary analysis and advice, Tobacco counselling, Any oral applications for snoring, Obstructive snoring and sleep apnoea, Repairs to any application/device for snoring, Post-operative care not otherwise included, Recontour tissue – per appointment, Treatment not otherwise included (specify) and GST.



Lite 70 Extras (ex-MyOwn Policy)

New Extras Policy: Standard Extras

	Your Current Extras Policy Lite 70 Extras	Your New Extras Policy Standard Extras
Dental benefits	Amount you can claim	Amount you can claim
smile.com.au benefit	75%	60%
Other Dentist benefit	60%	50%
Annual Limits per calendar year per person		
General Dental	\$800	\$600
Preventative Dental		
Major Dental	\$500	\$600 *sub-limits apply
Non-Dental benefits	Amount you can claim	Amount you can claim
Vitality Boost [^]	-	60%
Benefit amount	70%	50%
Annual Limits per calendar year per person		
Optical	100% of provider fee, up to \$200	50% of provider fee, up to \$200
Physiotherapy		
Hydrotherapy		\$350
Myotherapy	\$400	
Chiropractic		\$250
Osteopathy		
Acupuncture	\$175	\$100
Remedial massage	\$175	\$100
Preventative health benefit		
Swimming lessons	-	100
Weight management programs (incl dietetics)	-	100
Health checks *	-	100

Your new policy gives you the following additional benefits:

- Higher Major Dental Limits.
- Weight Management Program and Dietetics Cover.
- Health Check Cover incl. mammograms, bowel cancer testing kit, prostate cancer check, skin cancer check.
- Swimming Lessons Cover (Accompanied by a doctor's letter of recommendation)
- [^]Vitality Boost - Receive an additional 10% back on your non-dental extras (up to annual limits when you reach AIA Vitality Silver Status or above..

You still have access to these great benefits:

- **5% premium discount** – Maintain a 5% discount on your premiums when you reach AIA Vitality Silver Status or above
- **Excess Refund** - Receive 100% of your excess back when you reach AIA Vitality Silver Status or above
- **Smile.com.au** 15-40% discount & No Gap Dental

Please note there are also some exclusions to your new dental benefits

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Excluded dental items on AIA Health extras

Bleaching, Dietary analysis and advice, Tobacco counselling, Any oral applications for snoring, Obstructive snoring and sleep apnoea, Repairs to any application/device for snoring, Post-operative care not otherwise included, Recontour tissue – per appointment, Treatment not otherwise included (specify) and GST.

Lite 70 Extras (ex-MyOwn Policy)

New Extras Policy: Active Saver Extras

	Your Current Extras Policy Lite 70	Your New Extras Policy Active Saver
Dental benefits	Amount you can claim	Amount you can claim
smile.com.au benefit	75%	60%
Other Dentist benefit	60%	Fixed amount per claim, up to annual limits
Annual Limits per calendar year per person		
General Dental	\$800	\$600
Preventative Dental		
Major Dental	\$500	\$700
Orthodontia		\$600
Orthodontia Lifetime Limit		\$2,400
Non-Dental benefits	Amount you can claim	Amount you can claim
Benefit amount	70%	Fixed amount per claim, up to annual limits
Annual Limits per calendar year per person		
Optical	100% of provider fee, up to \$200	Up to \$150 per claim, up to \$200
Physiotherapy		
Hydrotherapy		\$350
Myotherapy	\$400	
Chiropractic		\$300
Osteopathy		
Acupuncture	\$175	\$150
Remedial massage	\$175	\$150
Non-PBS Pharmacy		\$350
Psychology		\$200
Podiatry		\$200
Medically Prescribed Appliance		\$250
Hearing aids (1 per person every 3 years)		\$300
Preventative health benefit		
Swimming lessons	-	\$100
Weight management programs (incl dietetics)	-	\$200
Health checks *	-	\$100

Your new policy gives you the following additional benefits:

- Orthodontia Cover
- Non-PBS Pharmacy Cover
- Psychology Cover
- Podiatry Cover
- Medically Prescribed Appliance Cover
- Hearing Aids cover
- Weight Management Program and Dietetics Cover.
- Health Check Cover incl. mammograms, bowel cancer testing kit, prostate cancer check, skin cancer check.
- Swimming Lessons Cover (Accompanied by a doctor's letter of recommendation)



You still have access to these great benefits:

- **5% premium discount** – Maintain a 5% discount on your premiums when you reach AIA Vitality Silver Status or above
- **Excess Refund** - Receive 100% of your excess back when you reach AIA Vitality Silver Status or above
- **Smile.com.au** 15-40% discount & No Gap Dental

Please note there are also some exclusions to your new dental benefits

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Excluded dental items on AIA Health extras

Bleaching, Dietary analysis and advice, Tobacco counselling, Any oral applications for snoring, Obstructive snoring and sleep apnoea, Repairs to any application/device for snoring, Post-operative care not otherwise included, Recontour tissue – per appointment, Treatment not otherwise included (specify) and GST.

Rather than getting a % of the provider fee back for your extras services, your policy will now provide a fixed dollar amount. Please refer to your new fact sheet to view your fixed benefit amounts

AIA Health
with **AIA Vitality**



Top 70 Extras (ex-MyOwn Policy)

New Extras Policy: Enhanced Extras

	Your Current Extras Policy Top 70 Extras	Your New Extras Policy Enhanced Extras
Dental benefits	Amount you can claim	Amount you can claim
smile.com.au benefit	75%	80%
Other Dentist benefit	60%	70%
Annual Limits per calendar year per person		
General Dental	1,000	1,000
Preventative Dental		
Major Dental	1,000	1,000 *sub-limits apply
Orthodontics	1,000	800
Orthodontia Lifetime Limits	2,600	3,200
Non-Dental benefits	Amount you can claim	Amount you can claim
Vitality Boost [^]	-	80%
Non-Dental benefits	70%	70%
Annual Limits per calendar year per person		
Optical	100% of provider fee, up to \$250	70% of provider fee, up to \$250
Exercise Physiology		
Physiotherapy	600	600
Hydrotherapy		
Myotherapy		
Chiropractic	400	400
Osteopathy		
Acupuncture	200	200
Remedial massage	200	200
Non-PBS Pharmacy \$40 per item, up to annual limit	400	300
Occupational therapy	400	200
Psychology	400	200
Audiology	400	200
Eye therapy	400	200
Podiatry	400	250
Speech therapy	400	200
Antenatal and postnatal	400	Combined Limit with Physio
Orthotic and orthopaedic appliances	400	400
Medically Prescribed Appliance		
Hearing aids (1 per person per 3 years)	500	400
Preventative health benefits		
Swimming lessons	300	200
Weight management programs (incl dietetics)	400	350
Health checks *	200	200
Smoking cessation	-	150

Your new policy gives you the following additional benefits:

- Higher Orthodontia Lifetime Limit.
- Higher % back at non-smile dentists.
- Smoking Cessation Cover
- ^Vitality Boost - Receive an additional 10% back on your non-dental extras (up to annual limits when you reach AIA Vitality Silver Status or above).

You still have access to these great benefits:

- **5% premium discount** – Maintain a 5% discount on your premiums when you reach AIA Vitality Silver Status or above
- **Excess Refund** - Receive 100% of your excess back when you reach AIA Vitality Silver Status or above
- **Smile.com.au** 15-40% discount & No Gap Dental

Please note there are also some exclusions to your new dental benefits

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Excluded dental items on AIA Health extras

Bleaching, Dietary analysis and advice, Tobacco counselling, Any oral applications for snoring, Obstructive snoring and sleep apnoea, Repairs to any application/device for snoring, Post-operative care not otherwise included, Recontour tissue – per appointment, Treatment not otherwise included (specify) and GST.

Comprehensive 70 Extras (ex-MyOwn Policy)



New Extras Policy: Enhanced Extras

	Your Current Extras Policy	Your New Extras Policy
	Comprehensive 70 Extras	Enhanced Extras
Dental benefits	Amount you can claim	Amount you can claim
smile.com.au benefit	75%	80%
Other Dentist benefit	60%	70%
Annual Limits per calendar year per person		
General Dental	\$1,000	\$1,000
Preventative Dental		
Major Dental	\$1,000	\$1000 *sub-limits apply
Orthodontics	\$1,000	\$800
Orthodontia Lifetime Limits	\$2,600	\$3,200
Non-Dental benefits	Amount you can claim	Amount you can claim
Vitality Boost [^]	-	80%
Non-Dental benefits	70%	70%
Annual Limits per calendar year per person		
Optical	100% of provider fee, up to \$250	70% of provider fee, up to \$250
Exercise Physiology		
Physiotherapy		
Hydrotherapy	\$600	\$600
Myotherapy		
Chiropractic	\$400	\$400
Osteopathy		
Acupuncture	\$200	\$200
Remedial massage	\$200	\$200
Non-PBS Pharmacy \$40 per item, up to annual limit	\$400	\$300
Occupational therapy	\$400	\$200
Psychology	\$400	\$200
Audiology	\$400	\$200
Eye therapy	\$400	\$200
Podiatry	\$400	\$250
Speech therapy	\$400	\$200
Orthotic and orthopaedic appliances	\$400	\$400
Medically Prescribed Appliance		
Hearing aids (1 per person per 3 years)	\$500	\$400
Preventative health benefits		
Swimming lessons	\$300	\$200
Weight management programs (incl dietetics)	\$400	\$350
Health checks *	\$200	\$200
Smoking cessation	-	\$150

Your new policy gives you the following additional benefits:

- Higher Orthodontia Lifetime Limit.
- Higher % back at non-smile dentists.
- Smoking Cessation Cover
- ^Vitality Boost - Receive an additional 10% back on your non-dental extras (up to annual limits when you reach AIA Vitality Silver Status or above).

You still have access to these great benefits:

- **5% premium discount** – Maintain a 5% discount on your premiums when you reach AIA Vitality Silver Status or above
- **Excess Refund** - Receive 100% of your excess back when you reach AIA Vitality Silver Status or above
- **Smile.com.au** 15-40% discount & No Gap Dental

Please note there are also some exclusions to your new dental benefits

At AIA Health we want to provide dental benefits that deliver high value to our members. To achieve this our current AIA Health extras products exclude some dental benefits that might have been previously available. These benefits are not commonly used by our members or are general unspecific services. Removing these items will assist us in keeping prices as affordable for members.

Excluded dental items on AIA Health extras

Bleaching, Dietary analysis and advice, Tobacco counselling, Any oral applications for snoring, Obstructive snoring and sleep apnoea, Repairs to any application/device for snoring, Post-operative care not otherwise included, Recontour tissue – per appointment, Treatment not otherwise included (specify) and GST.



Minimum 50 Extras (ex-RACQ Policy)

New Extras Policy: Healthy Savers Extras

	Your Current Extras Policy	Your New Extras Policy
	Minimum 50 Extras	Healthy Saver Extras
Dental benefits	Amount you can claim	Amount you can claim
smile.com.au benefit	-	50%
Other Dentist benefit	50%	Fixed amount per claim, up to annual limits
Annual Limit per calendar year per person		
General Dental	\$600	
Preventative Dental	Service limits apply	\$500
Major Dental		
Non-Dental benefits	Amount you can claim	Amount you can claim
Benefit amount	50%	Fixed amount per claim, up to annual limits
Annual Limit per calendar year per person		
Optical	100% of provider fee, up to \$200	Up to \$150 per claim, up to \$200
Physiotherapy		
Hydrotherapy	\$300	\$300
Myotherapy		
Chiropractic		
Osteopathy	\$200	\$200
Acupuncture	\$100	\$150
Remedial massage	\$200	
Preventative Health Benefits		
Weight management programs (incl dietetics)	-	\$100
Health checks *	-	\$100

Your new policy gives you the following additional benefits:

- Major Dental Cover.
- No Gap Dental at smile.com.au dentists.
- Excess Refund is now included on your hospital policy.
- Weight Management Program and Dietetics Cover.
- Health Check Cover incl. mammograms, bowel cancer testing kit, prostate cancer check, skin cancer check.

You still have access to these great benefits:

- **5% premium discount** – Maintain a 5% discount on your premiums when you reach AIA Vitality Silver Status or above.
- **Smile.com.au** 15-40% discount.

Please note there are also some exclusions to your new dental benefits

At AIA Health we want to provide dental benefits that deliver high value to our members. To achieve this our current AIA Health extras products exclude some dental benefits that might have been previously available. These benefits are not commonly used by our members or are general unspecific services. Removing these items will assist us in keeping prices as affordable for members.

Excluded dental items on AIA Health extras

Bleaching, Dietary analysis and advice, Tobacco counselling, Any oral applications for snoring, Obstructive snoring and sleep apnoea, Repairs to any application/device for snoring, Post-operative care not otherwise included, Recontour tissue – per appointment, Treatment not otherwise included (specify) and GST.

Rather than getting a % of the provider fee back for your extras services, your policy will now provide a fixed dollar amount. Please refer to your new fact sheet to view your fixed benefit amounts



Everyday 55 Extras (ex-RACQ Policy)

New Extras Policy: Active Saver Extras

	Your Current Extras Policy Everyday 55	Your New Extras Policy Active Saver
Dental benefits	Amount you can claim	Amount you can claim
smile.com.au benefit	-	60%
Other Dentist benefit	55%	Fixed amount per claim, up to annual limits
Annual Limit per calendar year per person		
General Dental	\$800	\$600
Preventative Dental	service limits apply	
Major Dental	\$500	\$700 *Sub limits apply
Orthodontia		\$600
Orthodontia Lifetime Limit		\$2,400
Non-Dental benefits	Amount you can claim	Amount you can claim
Benefit amount	55% of provider fee, up to annual limits	Fixed amount per claim, up to annual limits
Annual Limit per calendar year per person		
Optical	100% of provider fee, up to \$250	Up to \$150 per claim, up to \$200
Exercise Physiology		-
Physiotherapy	\$300	\$350
Hydrotherapy		
Myotherapy		
Chiropractic	\$200	\$300
Osteopathy		
Acupuncture	\$200	\$150
Remedial massage		\$150
Non-PBS Pharmacy	\$200	\$350
Occupational Therapy	\$200	-
Psychology	\$200	\$200
Podiatry	-	\$200
Medically Prescribed Appliance		\$250
Hearing aids (1 per person every 3 years)	\$300	\$300
Preventative health benefits		
Swimming lessons	\$200	\$100
Weight management programs (incl dietetics)	\$200	\$200
Health checks *	\$100	\$100

Your new policy gives you the following additional benefits:



- Higher Limits for Major Dental.
- Orthodontia Cover now included with your policy.
- Higher Limits for Acupuncture and Remedial Massage.
- Podiatry cover now included.
- No Gap Dental at smile.com.au dentists.
- Excess Refund is now included on your hospital policy.

You still have access to these great benefits:

- **5% premium discount** – Maintain a 5% discount on your premiums when you reach AIA Vitality Silver Status or above
- **Smile.com.au** 15-40% discount

Please note there are also some exclusions to your new dental benefits

At AIA Health we want to provide dental benefits that deliver high value to our members. To achieve this our current AIA Health extras products exclude some dental benefits that might have been previously available. These benefits are not commonly used by our members or are general unspecific services. Removing these items will assist us in keeping prices as affordable for members.

Excluded dental items on AIA Health extras

Bleaching, Dietary analysis and advice, Tobacco counselling, Any oral applications for snoring, Obstructive snoring and sleep apnoea, Repairs to any application/device for snoring, Post-operative care not otherwise included, Recontour tissue – per appointment, Treatment not otherwise included (specify) and GST.

Rather than getting a % of the provider fee back for your extras services, your policy will now provide a fixed dollar amount. Please refer to your new fact sheet to view your fixed benefit amounts

AIA Health
with **AIA Vitality**



Lite 60 Extras (ex-RACQ Policy)

New Extras Policy: Healthy Saver Extras

	Your Current Extras Policy Lite 60	Your New Extras Policy Healthy Saver
Dental benefits	Amount you can claim	Amount you can claim
smile.com.au benefit		50%
Other Dentist benefit	60%	Fixed amount per claim, up to annual limits
Annual Limit per calendar year per person		
General Dental	\$600	
Preventative Dental	service limits apply	\$500
Major Dental	\$300	
Non-Dental benefits	Amount you can claim	Amount you can claim
Benefit amount	60%	Fixed amount per claim, up to annual limits
Annual Limit per calendar year per person		
Optical	100% of provider fee, up to \$200	Up to \$150 per claim, up to \$200
Physiotherapy		
Hydrotherapy		\$300
Myotherapy	\$300	
Chiropractic		\$200
Osteopathy		
Acupuncture	-	\$150
Remedial massage	-	
Preventative health benefits		
Weight management programs (incl dietetics)	-	\$100
Health checks *	-	\$100

Your new policy gives you the following additional benefits:

- Remedial Massage and Acupuncture cover now included.
- Weight Management Program and Dietetics Cover.
- Health Check Cover incl. mammograms, bowel cancer testing kit, prostate cancer check, skin cancer check.
- No Gap Dental at smile.com.au dentists.
- Excess Refund is now included on your hospital policy.

You still have access to these great benefits:

- **5% premium discount** – Maintain a 5% discount on your premiums when you reach AIA Vitality Silver Status or above.
- **Smile.com.au** 15-40% discount.

Please note there are also some exclusions to your new dental benefits

At AIA Health we want to provide dental benefits that deliver high value to our members. To achieve this our current AIA Health extras products exclude some dental benefits that might have been previously available. These benefits are not commonly used by our members or are general unspecific services. Removing these items will assist us in keeping prices as affordable for members.

Excluded dental items on AIA Health extras

Bleaching, Dietary analysis and advice, Tobacco counselling, Any oral applications for snoring, Obstructive snoring and sleep apnoea, Repairs to any application/device for snoring, Post-operative care not otherwise included, Recontour tissue – per appointment, Treatment not otherwise included (specify) and GST.

Rather than getting a % of the provider fee back for your extras services, your policy will now provide a fixed dollar amount. Please refer to your new fact sheet to view your fixed benefit amounts



Mid 60 Extras (ex-RACQ Policy)

New Extras Policy: Active Saver Extras

	Your Current Extras Policy Mid 60	Your New Extras Policy Active Saver
Dental benefits	Amount you can claim	Amount you can claim
smile.com.au benefit	-	60%
Other Dentist benefit	60%	Fixed amount per claim, up to annual limits
Annual Limit per calendar year per person		
General Dental	\$800	\$600
Preventative Dental	service limits apply	\$700
Major Dental	\$800	*Sublimits apply
Orthodontia	\$800	\$600
Orthodontia Lifetime Limit	\$2,000	\$2,400
Non-Dental benefits	Amount you can claim	Amount you can claim
Benefit amount	60%	Fixed amount per claim, up to annual limits
Annual Limit per calendar year per person		
Optical	100% of provider fee, up to \$250	Up to \$150 per claim, up to \$200
Exercise Physiology		-
Physiotherapy	\$500	\$350
Hydrotherapy		
Myotherapy		
Chiropractic	\$300	\$300
Osteopathy		
Acupuncture	\$300	\$150
Remedial massage		\$150
Non-PBS Pharmacy	\$300	\$350
Occupational Therapy	\$300	
Psychology	\$300	\$200
Audiology	\$300	
Eye Therapy	\$300	
Podiatry	\$300	\$200
Speech Therapy	\$300	
Medically Prescribed Appliance		\$250
Hearing aids (1 per person every 3 years)	\$300	\$300
Preventative health benefits		
Swimming lessons	\$200	\$100
Weight management programs (incl dietetics)	\$300	\$200
Health checks *	\$150	\$100

Your new policy gives you the following additional benefits:

- Savings on your Extras Premiums.
- Higher Orthodontia Lifetime Limits.
- Higher Non-PBS Pharmacy Limits.
- No Gap Dental at smile.com.au dentists.
- Excess Refund is now included on your hospital policy.

You still have access to these great benefits:

- **5% premium discount** – Maintain a 5% discount on your premiums when you reach AIA Vitality Silver Status or above
- **Smile.com.au** 15-40% discount.

Please note there are also some exclusions to your new dental benefits

At AIA Health we want to provide dental benefits that deliver high value to our members. To achieve this our current AIA Health extras products exclude some dental benefits that might have been previously available. These benefits are not commonly used by our members or are general unspecific services. Removing these items will assist us in keeping prices as affordable for members.

Excluded dental items on AIA Health extras

Bleaching, Dietary analysis and advice, Tobacco counselling, Any oral applications for snoring, Obstructive snoring and sleep apnoea, Repairs to any application/device for snoring, Post-operative care not otherwise included, Recontour tissue – per appointment, Treatment not otherwise included (specify) and GST.

Rather than getting a % of the provider fee back for your extras services, your policy will now provide a fixed dollar amount. Please refer to your new fact sheet to view your fixed benefit amounts



Lite 70 Extras (ex-RACQ Policy)

New Extras Policy: Standard Extras

	Your Current Extras Policy Lite 70 Extras	Your New Extras Policy Standard Extras
Dental benefits	Amount you can claim	Amount you can claim
smile.com.au benefit	-	60%
Other Dentist benefit	70%	50%
Annual Limits per calendar year per person		
General Dental	\$800	\$600
Preventative Dental		
Major Dental	\$500	\$600 *sub-limits apply
Non-Dental benefits	Amount you can claim	Amount you can claim
Vitality Boost^	-	60%
Benefit amount	70%	50%
Annual Limits per calendar year per person		
Optical	100% of provider fee, up to \$200	50% of provider fee, up to \$200
Physiotherapy		
Hydrotherapy		\$350
Myotherapy	\$400	
Chiropractic		\$250
Osteopathy		
Acupuncture		\$100
Remedial massage	\$350	\$100
Preventative health benefit		
Swimming lessons	-	100
Weight management programs (incl dietetics)	-	100
Health checks *	-	100

Your new policy gives you the following additional benefits:

- Higher Major Dental Limits.
- Weight Management Program and Dietetics Cover.
- Health Check Cover incl. mammograms, bowel cancer testing kit, prostate cancer check, skin cancer check.
- Swimming Lessons Cover (Accompanied by a doctor's letter of recommendation)
- ^Vitality Boost - Receive an additional 10% back on your non-dental extras (up to annual limits when you reach AIA Vitality Silver Status or above.
- No Gap Dental at smile.com.au dentists.
- Excess Refund is now included on your hospital policy.

You still have access to these great benefits:

- **5% premium discount** – Maintain a 5% discount on your premiums when you reach AIA Vitality Silver Status or above.
- **Smile.com.au 15-40% Discount.**

Please note there are also some exclusions to your new dental benefits

At AIA Health we want to provide dental benefits that deliver high value to our members. To achieve this our current AIA Health extras products exclude some dental benefits that might have been previously available. These benefits are not commonly used by our members or are general unspecific services. Removing these items will assist us in keeping prices as affordable for members.

Excluded dental items on AIA Health extras

Bleaching, Dietary analysis and advice, Tobacco counselling, Any oral applications for snoring, Obstructive snoring and sleep apnoea, Repairs to any application/device for snoring, Post-operative care not otherwise included, Recontour tissue – per appointment, Treatment not otherwise included (specify) and GST.



Lite 70 Extras (ex-RACQ Policy)

New Extras Policy: Active Saver Extras

	Your Current Extras Policy Lite 70	Your New Extras Policy Active Saver
Dental benefits	Amount you can claim	Amount you can claim
smile.com.au benefit		60%
Other Dentist benefit	70%	Fixed amount per claim, up to annual limits
Annual Limit per calendar year per person		
General Dental	\$800	\$600
Preventative Dental	service limits apply	
Major Dental	\$500	\$700 *Sub-limits apply
Orthodontia		\$600
Orthodontia Lifetime Limit		\$2,400
Non-Dental benefits	Amount you can claim	Amount you can claim
Benefit amount	70%	Fixed amount per claim, up to annual limits
Annual Limit per calendar year per person		
Optical	100% of provider fee, up to \$200	Up to \$150 per claim, up to \$200
Physiotherapy		
Hydrotherapy		\$350
Myotherapy	\$400	
Chiropractic		\$300
Osteopathy		
Acupuncture		\$150
Remedial massage	\$350	\$150
Preventative health benefit		
Weight management programs (incl dietetics)	-	\$200
Health checks *	-	\$100

Your new policy gives you the following additional benefits:

- Orthodontia Cover
- Non-PBS Pharmacy Cover
- Psychology Cover
- Podiatry Cover
- Medically Prescribed Appliance Cover
- Hearing Aids cover
- Weight Management Program and Dietetics Cover.
- Health Check Cover incl. mammograms, bowel cancer testing kit, prostate cancer check, skin cancer check.
- Swimming Lessons Cover (Accompanied by a doctor's letter of recommendation)
- No Gap Dental at smile.com.au dentists.
- Excess Refund is now included on your hospital policy.

You still have access to these great benefits:

- **5% premium discount** – Maintain a 5% discount on your premiums when you reach AIA Vitality Silver Status or above
- **Smile.com.au 15-40% discount**

Please note there are also some exclusions to your new dental benefits

At AIA Health we want to provide dental benefits that deliver high value to our members. To achieve this our current AIA Health extras products exclude some dental benefits that might have been previously available. These benefits are not commonly used by our members or are general unspecific services. Removing these items will assist us in keeping prices as affordable for members.

Excluded dental items on AIA Health extras

Bleaching, Dietary analysis and advice, Tobacco counselling, Any oral applications for snoring, Obstructive snoring and sleep apnoea, Repairs to any application/device for snoring, Post-operative care not otherwise included, Recontour tissue – per appointment, Treatment not otherwise included (specify) and GST.

Rather than getting a % of the provider fee back for your extras services, your policy will now provide a fixed dollar amount. Please refer to your new fact sheet to view your fixed benefit amounts

AIA Health
with **AIA Vitality**

Top 70 Extras (ex-RACQ Policy)

New Extras Policy: Enhanced Extras

	Your Current Extras Policy Top 70 Extras	Your New Extras Policy Enhanced Extras
Dental benefits	Amount you can claim	Amount you can claim
smile.com.au benefit	-	80%
Other Dentist benefit	70%	70%
Annual Limit per calendar year per person		
General Dental	1,000	1,000
Preventative Dental	service limits apply	1,000
Major Dental	1,000	1000 *sub-limits apply
Orthodontics	1,000	800
Orthodontia Lifetime Limits	2,600	3,200
Non-Dental benefits	Amount you can claim	Amount you can claim
Vitality Boost [^]	-	80%
Benefit amount	70%	70%
Annual Limit per calendar year per person		
Optical	100% of provider fee, up to \$250	70% of provider fee, up to \$250
Exercise Physiology		
Physiotherapy	600	600
Hydrotherapy		
Myotherapy		
Chiropractic	400	400
Osteopathy		
Acupuncture	400	200
Remedial massage		200
Non-PBS Pharmacy \$40 per item, up to annual limit	400	300
Occupational therapy	400	200
Psychology	400	200
Audiology	400	200
Eye therapy	400	200
Podiatry	400	250
Speech therapy	400	200
Antenatal and postnatal	400	Combined Limit with Physio
Orthotic and orthopaedic appliances	400	400
Medically Prescribed Appliance		
Hearing aids (1 per person per 3 years)	500	400
Preventative health benefit		
Swimming lessons	300	200
Weight management programs (incl dietetics)	400	350
Health checks *	200	200
Smoking cessation	-	150

Your new policy gives you the following additional benefits:

- Higher Orthodontia Lifetime Limit.
- Higher % back at non-smile dentists.
- Smoking Cessation Cover
- ^Vitality Boost - Receive an additional 10% back on your non-dental extras (up to annual limits when you reach AIA Vitality Silver Status or above.
- No Gap Dental at smile.com.au dentists.
- Additional 10% back at smile.com.au dentists.
- Excess Refund is now included on your hospital policy.



You still have access to these great benefits:

- **5% premium discount** – Maintain a 5% discount on your premiums when you reach AIA Vitality Silver Status or above
- **Smile.com.au** - 15-40% discount

Please note there are also some exclusions to your new dental benefits

At AIA Health we want to provide dental benefits that deliver high value to our members. To achieve this our current AIA Health extras products exclude some dental benefits that might have been previously available. These benefits are not commonly used by our members or are general unspecific services. Removing these items will assist us in keeping prices as affordable for members.

Excluded dental items on AIA Health extras

Bleaching, Dietary analysis and advice, Tobacco counselling, Any oral applications for snoring, Obstructive snoring and sleep apnoea, Repairs to any application/device for snoring, Post-operative care not otherwise included, Recontour tissue – per appointment, Treatment not otherwise included (specify) and GST.



Comprehensive 70 Extras (ex-RACQ Policy)

New Extras Policy: Enhanced Extras

	Your Current Extras Policy Comprehensive 70 Extras	Your New Extras Policy Enhanced Extras
Dental benefits	Amount you can claim	Amount you can claim
smile.com.au benefit		80%
Other Dentist benefit	70%	70%
Annual Limits per calendar year per calendar year		
General Dental	\$1,000	\$1,000
Preventative Dental	service limits apply	
Major Dental	\$1,000	\$1,000 *sub-limits apply
Orthodontics	\$1,000	\$800
Orthodontia Lifetime Limits	\$2,600	3,200
Non-Dental benefits	Amount you can claim	Amount you can claim
Vitality Boost [^]	-	80%
Benefit amount	70%	70%
Annual Limit per calendar year per person		
Optical	100% of provider fee, up to \$300	70% of provider fee, up to \$250
Exercise Physiology		
Physiotherapy		
Hydrotherapy	\$600	\$600
Myotherapy		
Chiropractic	\$400	\$400
Osteopathy		
Acupuncture	\$400	\$200
Remedial massage		\$200
Non-PBS Pharmacy \$40 per item, up to annual limit	\$400	\$300
Occupational therapy	\$400	\$200
Psychology	\$400	\$200
Audiology	\$400	\$200
Eye therapy	\$400	\$200
Podiatry	\$400	\$250
Speech therapy	\$400	\$200
Orthotic and orthopaedic appliances	\$400	\$400
Medically Prescribed Appliance		
Hearing aids (1 per person per 3 years)	\$500	\$400
Preventative health benefits		
Swimming lessons	\$300	\$200
Weight management programs (incl dietetics)	\$400	\$350
Health checks *	\$200	\$200
Smoking cessation	-	\$150

Your new policy gives you the following additional benefits:

- Higher Orthodontia Lifetime Limit.
- Higher % back at non-smile dentists.
- Smoking Cessation Cover
- Vitality Boost - Receive an additional 10% back on your non-dental extras (up to annual limits when you reach AIA Vitality Silver Status or above.
- No Gap Dental at smile.com.au dentists.
- Additional 10% back at smile.com.au dentists.
- Excess Refund is now included on your hospital policy.

You still have access to these great benefits:

- **5% premium discount** – Maintain a 5% discount on your premiums when you reach AIA Vitality Silver Status or above
- **Smile.com.au 15-40% discount.**

Please note there are also some exclusions to your new dental benefits

At AIA Health we want to provide dental benefits that deliver high value to our members. To achieve this our current AIA Health extras products exclude some dental benefits that might have been previously available. These benefits are not commonly used by our members or are general unspecific services. Removing these items will assist us in keeping prices as affordable for members.

Excluded dental items on AIA Health extras

Bleaching, Dietary analysis and advice, Tobacco counselling, Any oral applications for snoring, Obstructive snoring and sleep apnoea, Repairs to any application/device for snoring, Post-operative care not otherwise included, Recontour tissue – per appointment, Treatment not otherwise included (specify) and GST.