

# Your Extras Cover

## ING Everyday Advanced Extras

**60% 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 60% 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 Everyday Advanced Extras

Cover for a wide range of Extras services and therapies including orthodontics and podiatry with higher annual limits.

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	\$700		2 months	
<b>Major dental treatment</b> Includes root canal therapy, crowns, bridges, dentures, oral surgery	\$700		12 months	
<b>Orthodontia</b>	Starting limit of \$500 (increasing by \$100 per calendar year to a lifetime limit of \$1,700)		12 months	
<b>Optical appliances</b> (appliance limits apply) E.g. prescription glasses and contact lenses	\$250		6 months	
<b>Physiotherapy</b>	\$350		2 months	
<b>Chiropractic</b> <b>Osteopathy</b>	\$350		2 months	
<b>Exercise Physiology</b>	\$200		2 months	
<b>Natural therapies</b> (consultations only) Acupuncture, Chinese herbalism and myotherapy	\$150		2 months	
<b>Remedial massage</b> (consultations only)	\$150		2 months	
<b>Ambulance</b> Emergency ambulance transport paid at 100% of the cost <sup>1</sup>	No limit		1 day	

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

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<b>Podiatry</b> (consultations only) <b>Foot orthotics</b> (appliance limits apply)		\$250	2 months	
<b>Dietary advice</b>		\$300	2 months	
<b>Health aids – advanced</b> (appliance limits apply) The following aids are covered: hip, knee-ankle foot and ankle-foot orthoses; knee brace; shoulder brace; finger, hand, arm & elbow orthoses/splints; joint fluid replacement; nebuliser (asthma); irlen lenses (dyslexia); peak flow meter (asthma); spacers (asthma). *Please note these are not foot orthotics (shoe inserts) provided by a podiatrist.		\$250	12 months	
<b>Psychology</b>		\$300	2 months	
<b>Occupational therapy</b>		\$250	2 months	
<b>Speech pathology (Speech therapy)</b>		\$250	2 months	
<b>Healthier lifestyle benefit</b> Approved weight management, quit smoking and health management programs (gym, personal trainer)		\$150	6 months	
<b>Pharmaceutical prescriptions</b> Benefits only payable for non PBS items. Benefits do not apply to prescriptions dispensed to hospital inpatients		\$200	2 months	
<b>Preventative tests</b> (service limits apply) Thin prep, bone density tests, bowel screening		\$150	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](http://ing.com.au)  
 or call us on **1800 111 831**

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