

Cover Summary

Flexi 70.



This cover must be taken with an eligible Hospital cover.

Here’s a summary of the services and treatments we pay benefits towards on your cover. Please read it and keep it somewhere safe for future reference. For a better understanding of how your cover works refer to your Member Guide, which is a summary of our Fund Rules and policies, or call us on 131 680.

Making the most of your Extras cover.

Extras providers.

With Flexi 70 you can claim a known percentage back at any recognised provider nationwide. That gives you the flexibility to use the service provider of your choice, knowing exactly what percentage of their charge you will receive back each time, up to your annual limit.[†]

It’s important to know that the benefit we pay for services or items is likely to be less than your annual limit and less than your provider’s charge, which means you may have out-of-pocket expenses to pay.

Get more value at Members’ Choice and Members’ Choice Advantage providers.

100% back on up to 2 check-ups at Members’ Choice Advantage dentists each year and this doesn’t count towards annual limits.[‡]

100% back on your first consultation with a Members’ Choice provider each year for selected services⁼

100% back on optical items up to your annual limit, and discounts on most lenses and lens options.[~]

[†] Charge refers to the amount charged by a provider for eligible services or items and benefits are subject to the Maximum Medibank Benefit (MMB).


[‡] Members can claim a maximum of two 100% back dental check-ups per member, per year—either two check-ups at a Members’ Choice Advantage dentist (including up to two bitewing x-rays per check-up where required), or a first check-up at a Members’ Choice dentist (excluding x-rays) and a second check-up at a Members’ Choice Advantage dentist. These check-ups do not count towards annual limits.

⁼ 100% back on your first Members’ Choice consultation each year is for your first service at one of the following Members’ Choice providers - physiotherapy, chiropractic, remedial massage, acupuncture or podiatry, up to annual limits. Waiting periods apply.










[~] Some items excluded. A 6 month waiting period applies.

Included extras.


Here are the Extras services you can claim for, along with the limits and waiting periods that apply.


Service category	Example items and services	Waiting period	Amount you can claim		Annual limit per member
			Members’ Choice provider	Non-Members’ Choice provider	
Ambulance services [^]	For eligible services where immediate professional attention is required.	1 day	100%		No annual limit
Optical 	Frames	6 months	100%		\$250
	Prescription lenses				
	Contact lenses				

(continued over page)

Service category	Example items and services	Waiting period	Amount you can claim		Annual limit per member	
			Members' Choice provider	Non-Members' Choice provider		
General dental* 	Preventative treatment	2 months	70%	Combined limit of \$1,000		
	Dental examinations					
	Scale and clean					
	Surgical dental procedures (excluding hospital charges)	12 months				
Major dental*  	Endodontic services (eg. root canal)	12 months				
	Periodontics (eg. treatment of gum disease)					
	Crowns, dentures and bridges					
	Major restorative fillings (eg. veneers)					
	Oral appliances for sleep apnoea					
Physiotherapy 	Consultations	2 months				
	Clinical pilates					
	Hydrotherapy sessions					
Chiropractic 	Consultations	2 months				
Osteopathy	Consultations					
Podiatry 	Consultations					
	Approved orthotics 					
Remedial massage and myotherapy 	Consultations	2 months			70%	Combined limit, refer above
Acupuncture 	Consultations					
Exercise physiology	Consultations					
Chinese medicine	Consultations only					
Dietetics	Consultations only	2 months				
Mental health support	Consultations with psychologists, counsellors and mental health social workers	None				
	Pharmacogenetic testing for all conditions [#]					
Speech therapy	Consultations	2 months				
Occupational therapy	Consultations					
Eye therapy	Consultations	2 months				

 Benefit restrictions apply.

 A referral letter is required. Refer to your Member Guide for more information.

 Members' Choice providers are available for these services only.

[^] For ambulance attendance or transportation to a hospital where immediate professional attention is required and your medical condition is such that you couldn't be transported any other way. TAS and QLD have State schemes to cover ambulance services for residents of those States.

^{*} Benefits will only be paid towards dental and orthodontic treatments that are administered in person (not via phone or online), by a recognised provider.

[#] Medibank will pay benefits towards pharmacogenetic tests for all conditions. Benefits will only be paid towards pharmacogenetic tests administered in-person, or for approved home kits where supporting documentation from a medical practitioner outlining the clinical purpose is supplied.

(continued over page)

Things you need to know about your Extras cover.

Waiting periods.

A waiting period applies when you join Medibank, or change your cover to include new or upgraded services. We won't pay benefits for any items purchased or services received while you are serving a waiting period.

Annual limits.

An annual limit is the maximum amount of benefits we pay towards services and/or items within a calendar year. A combined limit is an annual limit that applies to a group of services and/or items.

Switching from another health insurer?

You may not need to re-serve waiting periods if you join Medibank within 2 months of leaving your previous health insurer, and you've already served the waiting period for that service. Benefits paid under your previous cover will be taken into account in determining the benefits payable under your Medibank cover.

Benefit restrictions.

The Benefit Replacement Periods on your cover are shown below. A Benefit Replacement Period is the amount of time you need to wait from the date you purchase an item, before we pay towards a replacement for it.

Benefit Replacement Periods are separate to waiting periods.

Service category	Items	Benefit Replacement Period
Major dental	Dentures, crowns and bridges	36 months

Additional limitations such as service restrictions (clinical reasonability rules) may apply to some individual dental items and services.

Limits also apply to how often you can claim on some extras services. For example, you can only claim on one mouthguard per person, per calendar year.

Please contact us on **131 680** before your treatment.

Helping you live better.

Use Members' Choice Extras providers.

Medibank has arrangements with providers for some (but not all) services - these are known as Members' Choice providers. We've negotiated capped prices that Members' Choice Extras providers can charge, which generally means more money back in your pocket. You can still use a non-Members' Choice Extras provider, as long as they're recognised by Medibank, but you won't be able to take advantage of the capped pricing.

Members' Choice Advantage providers are part of our Members' Choice Network and you may enjoy even better value when you need to use eligible extras services at these providers.

It's important to be aware that Medibank's Members' Choice and Members' Choice Advantage Extras providers are subject to change without notice, and are not available in all areas, so please check if they're a Members' Choice or Members' Choice Advantage provider before your treatment or service.

Find your nearest Members' Choice provider at medibank.com.au/memberschoice

Telehealth services.

Medibank pays towards telehealth consultations for some extras services, such as mental health support.

Refer to the Member Guide or medibank.com.au/telehealth to check what other services on your cover are available through telehealth.

Health support that never sleeps.

Medibank health insurance members can talk to a registered nurse or mental health professional at no extra cost.* Chat over the phone or online with 24/7 Medibank Nurse Support and 24/7 Medibank Mental Health Support. Call **1800 644 325** or chat online using My Medibank.

- Some referred services may involve out of pocket costs and waiting periods may apply.

Manage your membership on the go.

Manage your membership anytime, anywhere with My Medibank. You can check extras balances, pay premiums, make claims on most extras, and update your details.

It only takes two minutes to sign up, just go to medibank.com.au/members to get started.

Live Better rewards.

We think Australians should be rewarded for looking after their health. That's why eligible Medibank members with Hospital or Extras cover can earn Live Better rewards points by tracking things they do every day like walking, eating healthy meals and more with Live Better rewards in My Medibank. Members can then redeem those points on anything from discounts on premium payments to rewards from our health and wellbeing partners.®

For more information visit medibank.com.au/livebetter/rewards

© Medibank Live Better rewards terms and conditions: Must be 16 years or over to register for Medibank Live Better rewards. Must be a Medibank member with Hospital cover, Extras cover, or Hospital and Extras cover, be up-to-date with premium payments and have signed up to Medibank Live Better rewards with My Medibank to earn Live Better rewards points and to redeem rewards. Excludes Overseas Student Health Cover (OSHC), Ambulance only cover, ahm covers and other selected covers. Live Better Management Pty Ltd, ACN 003 457 289 has entered into commercial arrangements with Medibank Live Better rewards program partners and may receive commissions. Additional terms and conditions may apply to the redemption of a reward depending on the type of reward chosen. Some program partners and earning activities require a person to be at least 18 years of age to be eligible to earn and/or redeem a reward. See full Medibank Live Better rewards terms at medibank.com.au/livebetter/rewards/terms

How to find out more.

Health insurance can be complicated, that's why we've prepared a glossary of useful terms that you can view online at medibank.com.au/glossary

This information is current as at 7 May 2025 and subject to change from time to time. If you'd like to change your cover, please contact us on **132 331**. Membership of Medibank Private is subject to our Fund Rules and policies which we can change from time to time and are summarised in our Member Guide. Medibank Private Limited ABN 47 080 890 259