

Overview of Options available ;

Cover	Essentials Plus	Executive
In Hospital		
Inpatient Hospital Cover	•	•
Pregnancy		
Pregnancy	•	•
Out Hospital		
Doctor Services	•	•
Diagnostic testing	•	•
Ancillary benefits		
Acupuncture		•
Chiropody/Podiatry		•
Chiropractor		•
Dental (General)		•
Dental (Emergency)		•
Dietician		•
Hearing Aids		•
Homoeopath		•
Naturopath		•
Optical		•
Osteopath		•
Pharmaceutical supplies		•
Physiotherapist/Rehabilitation/Occupational Therapy		•
Prosthesis and Appliance		•
Psychology/Psychiatry/Psychotherapy/ Hypnotherapy/ Personal/Family/ Marital Counselling		•
Speech Therapy		•
Nursing Care	•	•
Additional Benefits		
Additional Travel Expenses	•	•
Serious Illness Benefit	•	•
Personal Legal Liability	•	•
AXA Assistance	•	•
Trauma Counselling	•	•

Premium

Level Of Cover	Monthly Unit Cost		
	Single	Couple	Family
Executive	\$217.80	\$435.60	\$435.60
Essentials Plus	\$145.20	\$290.40	\$290.40

Unit rates inclusive of GST and Stamp Duty

NON RESIDENT HEALTH INSURANCE

COMPENSATION TABLE

The maximum amounts payable in any one period of insurance (less the deductible if applicable) is :

A\$1,000,000 per person / per condition

Excludes any Medical Benefits in Australia for which you are eligible to claim from Medicare or PBS Benefits.

Payable Event	Compensation payable, subject to the maximum amount	
	Executive	Essentials Plus
SECTION A – EXPATRIATE MEDICAL COVER		
HOSPITAL IN PATIENT / DAY PATIENT		
Accommodation and ancillary charges Intensive Care Theatre Medical Supplies Surgically Implanted Prosthetics	Full refund to policy limit	Full refund to policy limit
Doctors, Anaesthetists, Nursing costs and Diagnostic procedures	Full refund to policy limit	Full refund to policy limit
Parenting Accommodation	Full refund for reasonable cost of a parent staying in the same hospital with the child under the age of 12	Full refund for reasonable cost of a parent staying in the same hospital with the child under the age of 12

DOCTOR SERVICES – 100% reimbursement of actual costs

DOCTOR SERVICES – charges for outpatient services made by a qualified medical practitioner for performing a surgical procedure and/or other medical care and treatment (includes specialist consultations)	Full refund to policy limit	Full refund to policy limit
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PREGNANCY and CHILDBIRTH SERVICES

Routine care	Full refund to policy limit	Full refund to policy limit
Childbirth (Hospital Inpatient)	Full refund to policy limit	Full refund to policy limit
Pregnancy and childbirth emergency and complications	Full refund to policy limit	Full refund to policy limit
Pregnancy and Childbirth travel and accommodation	Full refund to policy limit	Full refund to policy limit

ANCILLARY BENEFITS – 100% reimbursement of actual costs, subject to annual sub limits shown below

Acupuncture	\$250 per person	Not Covered
Chiropody / Podiatry	\$250 per person	Not Covered
Chiropractor	\$1,000 per person	Not Covered
Dietitian	\$250 per person	Not Covered
Hearing Aids	\$500 any one appliance, annual sub limit \$1,000 per person	Not Covered
Homoeopath	\$1,000 per person	Not Covered
Naturopath	\$1,000 per person	Not Covered
Optical	\$400 per person	Not Covered
Osteopath	\$1,000 per person	Not Covered
Physiotherapist / Rehabilitation / Occupational Therapy	\$2,500 per person	Not Covered
Prothesis and appliance	\$1,000 per person	Not Covered
Psychology / Psychiatry / Psychotherapy / Hypnotherapy / Personal, Family, Marital Counselling	\$500 per person	Not Covered
Speech Therapy	\$400 per person	Not Covered

Payable Event	Compensation payable, subject to the maximum amount	
	Executive	Essentials Plus
DENTAL SERVICES		
Dental Services Charges made by a qualified dentist or oral surgeon for ; treatment for fractures and dislocations of the jaw, cutting procedures in the oral cavity and extractions and repair, care for the teeth and gums. Emergency Dental as a result of an injury to sound and natural teeth	100% to \$750 limit per person Full refund to policy limit	Not Covered Covered
NURSING CARE SERVICES		
In Hospital	Full refund to policy limit	Full refund to policy limit
Home Nursing	100% to \$1,000 limit per person	100% to \$1,000 limit per person
OTHER OUTPATIENT SERVICES		
Anaesthetic services	Full refund to policy limit	Full refund to policy limit
Pharmaceutical Supplies	100% to \$1,000 per person	Not Covered
Radiation Therapy	Full refund to policy limit	Full refund to policy limit
X-ray and Laboratory Examinations	Full refund to policy limit	Full refund to policy limit
OTHER BENEFITS – 100% reimbursement of actual costs, subject to annual sub limits shown below		
Additional Travel Expenses Following unexpected death or life threatening injury or illness of your spouse, parent, step-parent, parent-in-law, brother, sister, child or grandchild. Subject to person whom the journey depends is not over 80 years. Airline costs must be incurred within 14days of first becoming aware of the condition.	Cost of economy class return tickets to travel to your country of residence up to a maximum \$10,000 per person or family	Cost of economy class return tickets to travel to your country of residence up to a maximum \$10,000 per person or family
Personal Legal Liability	\$10,000,000	\$10,00,000
Serious Illness Benefit Limited to cancer, heart attack, stroke, occupational acquired HIV (AIDS)	\$5,000 per person	\$5,000 per person
Trauma Counselling	\$10,000 per person	\$10,000 per person
SECTION B – EMERGENCY TRAVEL ASSISTANCE – 100% reimbursement of actual cost		
Medical Transfer & Emergency Evacuation / Repatriation Including Return transportation	Full refund to policy limit	Full refund to policy limit
Ambulance Service to & from Hospital – Road / Air	Limited to six journeys by road and one air ambulance journey per person per annum. (This does not include repatriation.)	Limited to six journeys by road and one air ambulance journey per person per annum. (This does not include repatriation.)
Accompanying person ; - for repatriated child – if child is under 16 years of age and requires medical transfer, costs limited to one adult return economy class return airfare. - for a repatriated adult – if AXA and your attending medical practitioner recommend you cannot travel alone and AXA has not arranged a medical escort, costs limited to one adult return economy class return airfare.	Full refund to policy limit Full refund to policy limit	Full refund to policy limit Full refund to policy limit
Additional accommodation ; - your accommodation – reasonable costs incurred while you wait for hospital treatment, convalesce after hospital treatment or wait for medical tests results, Costs limited to maximum period of 14 days. - accompanying persons accommodation – reasonable costs incurred for person authorised and paid for by AXA to accompanying you on medical transfer and emergency evacuation. Costs limited to maximum period of 14 days.	Full refund to policy limit Full refund to policy limit	Full refund to policy limit Full refund to policy limit
Repatriation of Mortal Remains or local burial .. charges incurred for the return of your body or ashes to your place of residence in your country of residence .. the cost of a burial overseas provided it does not exceed the cost of repatriation of your body to your place of residence	Full refund to policy limit	Full refund to policy limit
Advance payment of medical expenses following hospitalisation as an in-patient	Full refund to policy limit	Full refund to policy limit