

Complete Ancillary

'Our top extras cover – with generous benefits on a wide-range of general treatments'



The Complete Ancillary product offers you cover for a wide range of general treatment services including general and high-cost dental, orthodontics, optical, physiotherapy, natural therapies and much more for the whole family. We believe Complete Ancillary to be one of the best general treatment covers available, frequently offering higher benefits than many other health insurance products.

What You Are Covered For

Service	Description	Benefits Per Service	Annual Limit Per Person (Calendar Year)
Emergency Ambulance Transport <i>Pensioners must claim the pensioner discount first</i>	Transport costs <i>(Please refer to the Products and Benefits Guide for further clarification)</i>	100%	Unlimited
Dental <i>This is not a comprehensive list of our dental benefits, please see the Dental Schedule insert inside for individual item numbers.</i>	Periodic examination	80% of cost, up to \$100	\$1,700 combined <i>(For all dental items, including orthodontics)</i>
	Plaque removal	80% of cost, up to \$100	
	Fluoride treatment	80% of cost, up to \$100	
	Tooth extraction	80% of cost, up to \$170	
	Fillings	Up to 80% of cost \$1,200 sub-limit	
	Periodontics	80% of cost \$1,200 sub-limit	
	Root canal treatment	80% of cost \$1,200 sub-limit	
	Crowns and bridges	80% of cost, up to \$1,000	
	Implants	80% of cost	
	Dentures - upper and lower	80% of cost 5 yr progressive limit: \$1,700	
Orthodontics	80% of cost Lifetime limit: \$3,600		
Optical <i>Must be accompanied by a relevant sight correction prescription.</i>	Single lens Lenses (pair) Frames (for prescription lenses) Repairs Contact lenses Contact lens solution	Up to \$150 Up to \$300 Up to \$150 80% of cost 80% of cost up to \$310 80% of cost	\$450
Pharmacy <i>Available only on prescription</i>	Prescriptions related to a medical condition costing over the Pharmaceutical Benefits Scheme (PBS) amount (\$25.00 as at 1/01/2026)	Up to \$100 per item as per MIMS pharmaceutical product information after deducting the PBS amount	\$800
Physiotherapy	Short treatment Standard treatment Extended treatment	80% up to \$27.50 80% up to \$55.00 80% up to \$75	\$950 combined
Exercise Physiology/Hydrotherapy	Treatment	80% up to \$22.50	
Chiropractic/ Osteopathy	Initial treatment Subsequent treatment X-ray	80% up to \$56 80% up to \$40 80% up to \$85	
Orthoptics	Eye therapy	80% of cost	
Speech Therapy	Standard treatment Extended treatment	80% up to \$40 80% up to \$50	
Occupational Therapy	Initial individual assessment Subsequent individual assessments	80% up to \$80 80% up to \$65	\$500 combined
Natural Therapies - Naturopathy Western/Chinese Herbal Medicine	Registered practitioner visit - Consults only	50% up to \$45	
Remedial/Shiatsu Massage, Acupuncture	Registered practitioner visit		
Allergy Management	Allergy testing, membership to Medic Alert (or equivalent) and tags, when ordered and performed by a registered practitioner	50% of cost	\$500

Service	Description	Benefit Per Service	Annual Limit Per Person
General Appliances <i>With letter from a registered practitioner Sub-limits may apply to specific items On purchase only, not on hire</i>	Appliances including: blood glucose monitor, nebuliser, wheelchair, CPAP machine and accessories plus more (contact us to confirm a particular item)	Up to 80% of cost	\$1,200 <i>(CPAP machine and accessories 5 year limit of \$1,200)</i>
Audiology	Hearing tests by a registered practitioner	50% of cost	Unlimited
Cardiac Rehabilitation	Referred by a registered practitioner	80% of cost	Unlimited
Diabetes Education	Diabetes Australia certified training program, consultation	50% up to \$25	\$100
Dietetics	Registered practitioner visit	80% of cost	\$300
Hearing Aids <i>Pensioners must claim any pensioner rebates first</i>	Hearing aids and repairs	80% of cost	3 year limit \$1500
	Hearing aid and cochlear implant batteries		\$200
Home Nursing	Services of a Registered Nurse when ordered by a registered practitioner	80% of cost <i>(Daily limit \$100)</i>	\$1,200
Mammography/Bone Density Testing	Screening tests where a Medicare benefit is not payable	80% of cost	1 test
Maternity Services & Appliances	Prenatal classes, postnatal classes, settling classes, lactation consultations. When performed by an RN or registered midwife	80% of cost	\$500 per policy
	Appliances for hire or purchase including: breast pump, infant sound and respiratory monitor (to prevent SIDS), TED stockings, blood glucose monitor, TENS machine		
Midwife Services <i>Only payable where a midwife is used rather than a Doctor</i>	Services of a registered midwife in private practice, including prenatal and postnatal visits (where not covered by Medicare)		
Orthopaedic Shoes <i>With letter from a registered practitioner</i>	Ordered by a registered practitioner for a medical condition	100% of cost above \$100	\$400 combined <i>Limit 1 pair of shoes</i>
Orthotics	Orthotics, shoe modifications and shoe repairs	80% of cost	
Podiatry/Chiropody	Treatment by a registered practitioner Outpatient only	80% of cost	\$400
Psychology <i>No benefits are payable for educational assessments or reports.</i>	Initial treatment Subsequent treatment Clinical assessment	80% of cost up to \$110 80% of cost up to \$80 80% of cost up to \$150	\$500
Surgical Corsets/Stockings and Braces <i>With letter from a registered practitioner</i>	Ordered by a registered practitioner for a medical condition	80% of cost	\$400
Prescribed Vitamins and Minerals	With letter from a General Medical Practitioner	50% up to \$20 per item	\$200
Wound Care Clinics	Standard Treatment, including dressing costs	50% of cost up to \$20	\$200
	Extended Treatment, including dressing costs	50% of cost up to \$30	

* In order for benefits to be paid on general treatments, the health practitioner must be appropriately qualified and registered with their relevant association. To confirm exactly what benefit is payable on any particular treatment, contact ACA Health with the specific item number or description of the service.

** Annual limits do not rollover to the next calendar year. Benefits are paid according to the limit of the year in which the services are provided/purchased.

What's Not Covered?

- ✗ Services not listed above
- ✗ In-hospital accommodation for extraction of wisdom teeth
- ✗ Services while a membership is in arrears
- ✗ Services incurred before waiting periods are served
- ✗ Services where there is an entitlement under compensation insurance
- ✗ Services claimed over 2 years after the service date
- ✗ Products or services purchased in or from countries other than Australia
- ✗ Services performed by a Podiatric Surgeon (Inpatient)
- ✗ Herbalism & Homeopathy

On joining general treatments cover for the first time, waiting periods must be served before benefits will be paid. If you have upgraded your general treatments cover, waiting periods will apply before the higher benefits will be paid.

How To Claim Your Benefits

For many services you can claim electronically 'on the spot' using your membership card. This means your benefits are paid to the health care provider immediately and you only pay the difference. If your health care provider does not have electronic claiming available, you can claim online or via post. To claim online through acahealth.com.au, login through 'Member login' and follow the prompts on the 'Make a Claim' page to upload your invoice and submit the claim. To claim via post, return a completed and signed claim form with the original invoices. You can download and print a claim form from our website. Our claims assessor will assess your claim and pay the benefits within 3-5 working days of receiving your claim. If you have not yet paid the provider for the service, a cheque will be made payable to them and you will need to present it to the provider with the gap payment.

This product benefits sheet must be read in conjunction with your ACA Health Policy Booklet. Please read these documents carefully and retain them for your future reference.

Waiting Periods	
Optical	4 months
Dental	9 months
Hearing aids	12 months
Prescribed health appliances (including maternity appliances)	12 months
CDMP#	12 months
Foot orthotics & surgical shoes	12 months
All other services	2 months

#CDMP - Chronic Disease Management Programs are only available to eligible members with Gold Hospital products combined with Complete or Mid Ancillary products.

Dental Benefits Schedule

Benefits will be 80% of cost up to the maximum limits shown below. All benefits and limits are subject to the annual calendar year limit of \$1700.

Overall Annual Dental Limit Per Person \$1,700		
Service	Item No.	Benefits Per Service
Diagnostic & Radiological Services		
Comprehensive oral examination	011	\$100
Periodic oral examination	012	\$100
Oral examination – limited	013	\$100
Consultation (incl examination)	014	\$100
Extended consultation (30 minutes or more)	015	\$100
Intraoral radiograph per exposure	022	\$100
Full X-rays	031-039	\$100
Other	016, 017, 026, 051-053, 055-059, 071-084, 087-091	\$100
Preventative Services		
Removal of plaque and/or stain	111	\$100
Removal of calculus – first visit	114	\$100
Removal of calculus – subsequent visit	115	\$100
Topical application of remineralisation agents, one treatment	121	\$100
Application of a cariostatic agent – single tooth	123	\$100
Provision of a mouthguard – indirect	151	\$100
Bimaxillary mouthguard – indirect	153	\$100
Fissure sealing – per tooth	161	\$100
Resin infiltration - per tooth	163	\$100
Desensitising	165	\$100
Periodontics (Yearly sub-limit: \$1,200)		
Supporting structures treatments	213-251	80% benefit
Oral Surgery		
Removal of tooth or part	311, 314	\$170
Surgical removal of tooth(s) thereof	322	\$270
as above requiring bone removal and/or tooth division	324	\$400
Surgically implanted Medical Devices and Human Tissue Products**	331-345	80% benefit
Maxillo-facial injuries	351-359	80% benefit
Dislocations	361-363	80% benefit
Osteotomies	365-366	80% benefit
General surgical	371-379	80% benefit
Other surgical procedures	381-399	80% benefit
Endodontics (Yearly sub-limit: \$1,200)		
Pulp & root canal treatments	411-421, 431-438, 445, 457, 459	80% benefit
Restorative Services (Yearly sub-limit: \$1,000)		
Metallic restoration – 1 surface	511	\$200
Metallic restoration – 2 surfaces	512	\$200
Metallic restoration – 3 surfaces	513	\$200
Metallic restoration – 4 surfaces	514	80% benefit
Metallic restoration – 5 surfaces	515	80% benefit
Adhesive restoration – 1 surface-ant/post tooth	521, 531	\$200
Adhesive restoration – 2 surface-ant/post tooth	522, 532	\$250
Adhesive restoration – 3 surface-ant/post tooth	523, 533	\$250
Adhesive restoration – 4 surface-ant/post tooth	524, 534	80% benefit
Adhesive restoration – 5 surface-ant/post tooth	525, 535	80% benefit
Adhesive restoration - veneer	526, 536	80% benefit
Pin retention – per pin	575	\$30
Other	541-556, 571, 572, 574, 575, 577-598	80% benefit

Overall Annual Dental Limit Per Person \$1,700

Service	Item No.	Benefits Per Service
Prosthodontics: Crowns Bridges & Implants		
Full crown – polymeric material - ceramic	611, 613	\$1,000
Full crown – veneered – indirect	615	\$1,000
Full crown – metallic – indirect	618	\$1,000
Core for crown including post – indirect	625	\$176
Preliminary restoration for crown – direct	627	\$116
Other	629-696	80% benefit
Surgically implanted Medical Devices and Human Tissue Product** repairs and maintenance	692-697	80% benefit
Prosthodontics: Removable - Partial and Full Dentures		
Maximum benefit for all removable prosthodontics (except denture repairs & maintenance) is \$1,700 over any progressive 5 year period.		
Complete maxillary denture	711, 713	\$850
Complete mandibular denture	712, 714	\$850
Metal palate or plate (additional to above)	716	\$107
Complete maxillary & mandibular denture	715, 719	\$1,700
Partial maxillary denture – resin base	721, 723 Provisional partial maxillary denture	\$352
Partial mandibular denture – resin base	722, 724 Provisional partial	\$352
Partial maxillary denture – fabricated metal framework	727	\$795
Partial mandibular denture – fabricated metal framework	728	\$795
Retainer – per tooth	731	\$42
Occlusal rest – per rest	732	\$47
Tooth/teeth (partial denture)	733	\$20
Overlays – per tooth	734	\$47
Precision or magnetic attachment	735	\$85
Immediate tooth replacement – per tooth	736	\$25
Resilient lining	737	\$150
Wrought bar	738	\$34
Metal backing of denture teeth – per backing	739	80% benefit
Denture maintenance/denture repairs	741-755, 761-769	80% benefit
Other services	771-773, 775-779	80% benefit
Maxillofacial prosthetics	781 - 790	80% benefit
Orthodontics (Lifetime limit \$3,600)		
Positioning and relationship of teeth	811-825, 829-846, 851, 862, 871-878, 881, 882	80% Benefit
<i>Where an orthodontic claim exceeds the annual dental limit, the member may claim benefits for the excess of the claim at the commencement of the next calendar year or on completion of the orthodontic treatment. For this reason, we suggest claiming first on all other dental services received in the year, as other dental benefits cannot be rolled over into following years. A copy of the contract must accompany the first claim.</i>		
Emergency/General/Miscellaneous		
Palliative care - per visit	911	\$36.70
After hours call out	915	\$15
Anaesthesia & sedation	941-944, 949	80% benefit
Splinting/stabilisation	981	80% benefit
Enamel stripping per appointment	982	80% benefit
Occlusal Treatment/Therapy (Yearly sub-limit: \$600)		
Occlusal treatments	963, 965-968, 972	80% benefit
Oral appliance for diagnosed snoring and sleep apnoea	984 and 985	50% up to \$600 Also subject to CPAP machine Limit See "General Appliances" page 1
No Benefits Payable On The Following Items		
018, 019, 041-048, 061, 113, 116-119, 122, 131, 141, 142, 171, 916, 919-921, 926-929, 945, 948, 961, 964, 971, 986, 987, 990, 999.		

** Formerly known as Prosthesis



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