# *Category of* Practice Guide

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## General advice

This category guide (the guide) and your insurance policy are issued by Avant Insurance Limited (ACN 003 707 471) under Australian Financial Services Licence number 238 765.

The information provided is general advice only. The guide, policy wording and Product Disclosure Statement (PDS) have been prepared without taking account of your objectives, financial situation or needs. Before acting on the advice in the guide, or deciding to purchase or continuing to hold a policy with us, you should consider its appropriateness having regard to your personal circumstances. Please read and consider the guide and PDS and policy wording contained in the policy booklet provided.

Avant
*By doctors for doctors*

# Table of contents


**Purpose of this guide** 2
- Categories of practice 2
- Changing your category of practice 2
- Procedures outside your category of practice 2
- Gross billings 3
- Calculating your gross billings 3

**Important information** 4
- New fellows 4
- Where you have employer indemnity 4
- International Medical Graduates 5
- Staff specialists 5

**Intern and Resident Medical Officer categories** 6
- Intern 6
- Resident Medical Officer (2nd postgraduate year) 6
- Important note 7

**Doctor in Training category** 7

**General Practice categories** 9
- General Practice Non-procedural 10
- General Practice – Procedural Standard 10
- General Practice – Procedural Non-standard 11
- General Practice – Procedural Obstetrics 11

**Cosmetic Practice category** 12

**Other Medical categories** 13
- Absentee (Deferment) 13
- Career/Hospital Medical Officer 13
- Defence Forces 13
- Good Samaritan 13
- Medico-legal 14
- Non-clinical 14
- Prescribing and Referral 14
- Psychotherapy (non-specialist) 14
- Surgical Assistant 14

**Specialist non-surgical categories** 15
- Anaesthesia 15
- Dermatology 15
- Emergency Medicine 15
- Immunology and Allergy 15
- Intensive Care 15
- Nuclear Medicine 15
- Occupational Medicine 15
- Paediatrics 16
- Pain Management 16
- Palliative Care 16
- Pathology 16
- Physician Cardiology Non-interventional 16
- Physician Cardiology – Interventional 16
- Physician Endocrinology 16
- Physician Gastroenterology 16
- Physician General 16
- Physician Genetics 17
- Physician Geriatrics 17
- Physician Haematology 17
- Physician Infectious Diseases 17
- Physician Nephrology 17
- Physician Neurology 17
- Physician Oncology 17
- Physician Orthopaedics 17
- Physician Respiratory/Sleep Medicine 17
- Physician Rheumatology 17
- Psychiatry 17
- Public and Community Health 17
- Radiation Oncology 18
- Radiology 18
- Rehabilitation 18
- Sports Medicine 18
- Ultrasound Diagnostic 18

**Surgeon categories** 19
- Gynaecology 19
- Obstetrics and Gynaecology 19
- Ophthalmology – Non-procedural 19
- Ophthalmology – Procedural 20
- Surgeon Cardiothoracic 20
- Surgeon Colorectal 20
- Surgeon Endocrinology 20
- Surgeon General excluding Bariatric 20
- Surgeon General including Bariatric 20
- Surgeon Hand, Foot and/or Ankle 20
- Surgeon Neurosurgery 20
- Surgeon Oral and Maxillofacial 20
- Surgeon Orthopaedic excluding Spinal 20
- Surgeon Orthopaedic including Spinal 21
- Surgeon Otolaryngology 21
- Surgeon Paediatrics 21
- Surgeon Plastic and Reconstructive 21
- Surgeon Plastic, Reconstructive and Cosmetic 21
- Surgeon Urology 21
- Surgeon Vascular 21

**Allied Health categories** 22
- Audiology 22
- Occupational Therapy 22
- Optometry 22
- Orthoptist 22
- Physiotherapy 22
- Radiography 22
- Speech and Language Pathology 22
- Technician 22

**Dental categories** 23
- Dental General 23
- Dental Hygienist 23
- Dental Oral and Maxillofacial Surgeon 23
- Dental Specialist 23

# Purpose of this guide

This guide is designed to provide you with information about our categories of practice and details on calculating your gross billings. It is important that you select the category of practice which best describes your activities as a healthcare professional, the state in which the majority of your practice occurs and correctly calculate and advise us of your gross billings.

Categories of practice are determined by Avant Insurance Limited and may be updated, amended or replaced from time to time.

The section on gross billings explains in detail what this term means including examples of various billing and income types you may need to include.

## Categories of practice

**What is your category of practice?**

Your category of practice:

- is determined by your qualifications and the type of work you do in your professional practice; and
- should reflect the work you will undertake during the period for which you seek indemnity insurance.

In order to be fully indemnified for all aspects of your practice, you should advise us of any work or procedures you do outside the category of practice you have selected. Failure to do so will result in no cover for a procedure outside your chosen category. You may be asked to supply proof of training or qualifications supporting your application for a particular category or to perform specific procedures or activities. The categories are divided into nine groups:

- Intern and Resident Medical Officer;
- Doctor in Training;
- General Practice;
- Cosmetic Practice;
- Other Medical;
- Specialist Non-surgical;
- Surgeon;
- Allied Health; and
- Dental.

To assist you in determining your category of practice, we have listed inclusions and exclusions, which apply to specific categories.

The inclusions and exclusions are intended to be a guide rather than an exhaustive list of the procedures or activities. If you have any questions about procedures or activities you undertake, please do not hesitate to contact us on **1800 128 268**.

If you perform procedures that are inconsistent with your chosen category of practice, or that are excluded under your chosen category, you will not be indemnified.

## Changing your category of practice

If the work you undertake changes, and as a result you need to change your category of practice, you must notify us as soon as practicable.

We may limit the frequency of changes you can make to your category of practice during a policy period. Where multiple changes are requested, we may require a minimum period of three months between changes.

A maximum of four changes to your category of practice may be permitted during a policy period.

If you do not notify us of such a change, we will not provide cover for healthcare which is not consistent with the category specified on your policy schedule at the time an incident occurs.

## Procedures outside your category of practice

If you are performing procedures that are not normally associated with your category of practice and you are unsure whether your risk category is appropriate or you require assistance in determining your gross billings, please contact us on **1800 128 268**.

***Important note:*** If you are prescribing growth hormones, anabolic compounds or unregistered peptides, you must contact us so we can consider whether we are able to provide cover for this activity. Cover is not automatically included. It is subject to an underwriting assessment and confirmed by endorsement.

## Gross billings

Your gross billings are the amount that you charge for the healthcare that you provide before any apportionment or deduction of any expenses and/or tax, during the policy period.

If you declare incorrect gross billings to us, in addition to any other course of action available to us, you may be required to pay an additional premium and may need to refund any previously provided Premium Support Scheme subsidy.

Please contact us if you would like some more information.

***Important notes:***

| **Private healthcare** |
| --- |
| You must include the total amount you expect to bill for the healthcare you provide, not the income, salary or drawings you expect to receive or retain. Declaring only the income you receive does not provide us with an accurate view of the healthcare you provide, and does not meet your obligation to provide accurate gross billings. |
| **Public healthcare** |
| You only need to include your public healthcare income if you do not receive indemnity for this work already through the public hospitals indemnity scheme or your employer. This should only be included if we have agreed to cover you for your public patient care. |
| **Bulk billing practice** |
| If you bulk bill Medicare for healthcare, you should include the total of all amounts received in the bulk billing claim or assignment of benefits, and not just the proportion you receive. |

## Calculating your gross billings

Your annual estimated gross billings must include the total of the following:

**Includes:**

- amounts billed to Medicare before any rebates;
- amounts billed to patients, for which there is no Medicare rebate available. You must include the full amount billed to your patients, not the income you receive;
- amounts billed for healthcare to public patients where you do not have access to indemnity from the public hospital's indemnity scheme or your employer, and we have agreed to provide indemnity;
- payments by individuals, the Commonwealth Department of Veterans Affairs, Workers' Compensation schemes and third-party and/or vehicle insurers;
- income earned for healthcare you provide outside of Australia, if we have agreed to cover that overseas practice;
- income you derive from any other source as part of your medical practice – such as professional fees and incentive payments other than those made under the Australian Government's Practice Incentives Program (PIP); and
- if you are a radiologist, pathologist or cosmetic practitioner, you must declare gross billings commensurate with the number of patient services you provide. You cannot declare only your salary or income as this does not reflect the healthcare you provide.

**Excludes:**

- income from public patient healthcare for which medical indemnity cover is provided by a public-sector organisation or your employer.

# Important information

### Not all doctors are the same. We value your individuality.

With advancements in medicine, we are seeing an increasing number of our members working across multiple areas of practice. While we currently offer 85 categories of practice, and these are appropriate for the majority of our members, we acknowledge that your practice may be unique.

You may practise across multiple specialties or sub-specialties or you may practise in one area and have a special interest in another. You may practise predominantly in one category with a small percentage of your work being undertaken in another category. We can tailor a solution for you.

If you have a practice profile that does not follow the typical format, please contact us for an individual assessment at **member.underwriting@avant.org.au**

## New fellows

We understand the journey you are on and the challenges that go along with entering practice as an independent medical practitioner. We are here to support and assist you to navigate the complexities of the next stage of your career. Which career path will you choose?

**Advanced training**

You may decide to enter an advanced training program, rather than move into independent medical practice. If you are moving from one training program directly into another, you can remain in a Doctor in Training category.

If you are unable to move directly into another training program and you are unable to find a role using your specialist qualification, we will allow you to remain in a Doctor in Training category if your new training program will commence within two years.

If you are unable to obtain a place on a training program within two years and you are not using your specialist qualification, you must move into the Career/Hospital Medical Officer category. If you are using your specialist qualification, see below.

**Entering the public health system as a specialist**

You will need to select the specialist category that aligns with your qualification.

While you will generally be indemnified for medical negligence claims, your employer will rarely provide cover for all the areas of medico-legal risk to which you are exposed.

An Avant policy can provide independent protection and peace of mind in the following areas:

- mandatory reporting of a healthcare professional;
- registration board, disciplinary, coronial and criminal investigations and proceedings; and
- fees and expenses in the event of a dispute with your employer regarding your conduct towards a patient or pursuing indemnity from your employer's insurer if they decline to assist you regarding a claim.

**Entering private practice**

You will need to select the specialist category that aligns with your qualification and estimate your gross billings from private practice.

The decision to move into private practice can be daunting and ensuring that you have the right insurance protection is key. An Avant policy can provide additional protection and peace of mind in the following areas:

- cover for civil liability arising from the healthcare services you provide and claims made against you as a result of your reporting of a healthcare professional or incident;
- cover for legal fees and expenses for proceedings such as disciplinary, coronial and criminal investigations, Medicare and tax audits and inappropriate practice defence; and
- cover for communicable diseases and optional away from work costs.

Our Getting Started in Private Practice program (GSIPP) offers substantial savings to help ease financial pressures when you start or join a private practice. Check your eligibility on our website **avant.org.au/newprivatepractice**

## Where you have employer indemnity

There is automatic cover for Parts B - D where you are employer-indemnified. You don't need to opt in to receive this.

Cover for Part A: Civil liability is extended for public patients where you have included your public income or salary in your gross annual billings and where we have agreed to cover you. If we have agreed to cover you, this will be specified on your policy schedule.

## International Medical Graduates

If you are an International Medical Graduate (you obtained your medical qualifications outside of Australia) and you:

- meet the eligibility criteria for a Doctor in Training, then you may select the relevant Doctor in Training category;
- hold specialist, provisional or general registration, then you will need to select the category of practice which best describes your activities as a healthcare professional.

***Important note:*** Eligibility for categories of practice may be subject to underwriting approval.

## Staff specialists

You are employed in the public sector and your position is staff specialist. If you hold a specialist qualification but are not employed as a staff specialist you should locate the category of practice in this guide that aligns with your specialist qualification.

### New South Wales

**Staff specialist level 1**

- No drawing rights or private practice
  We will record 'staff specialist – level one' as well as your practice category.

**Staff specialist level 2 – 5**

- Paediatric or rural
  If you are a staff specialist and you have signed a contract of liability with the Treasury Managed Fund (TMF) in relation to the treatment of paediatric and/or rural patients and you:

  a) do not undertake any practice outside of that agreement. We will record staff specialist indemnified as well as your practice category;

  b) treat private patients within your staff specialist role which falls outside the terms of the TMF agreement. We will ask for the drawing rights for that portion of your practice and record your practice category and billings amount; and

  c) treat private patients within your staff specialist role which falls outside the terms of the TMF agreement and you perform private practice outside of your staff specialist role. We will ask for your drawing rights from that portion of your practice that falls outside the TMF agreement PLUS your private practice billings and record your practice category and total billings amount.

**Other staff specialists**

- Drawing rights only
  We will record your staff specialist level (2–5) and FTE status.
- Drawing rights plus private practice
  We will record your practice category and annualised gross billings amount.

### National (excluding New South Wales)

- No private practice
  We will record your practice category and nil billings.
- Private practice
  We will ask you for your annualised gross billings and record your practice category and gross billings amount.

The criteria for this category can appear complex. If you require assistance please contact us **1800 128 268** and we will assist you to provide the information we require based on your circumstances.

# Intern and Resident Medical Officer categories

## Intern

You are a new graduate, provisionally registered with the Australian Health Practitioner Regulation Agency, and engaged in the first year of an internship at a public hospital or government-funded placement.

**Includes:**

- private work ONLY where it forms part of your internship; and
- volunteer work (such as providing unpaid services to a local sports team) that is consistent with your qualifications and experience.

**Excludes:**

- private practice outside of your internship.

## Resident Medical Officer (2nd postgraduate year)

You are a non-specialist medical practitioner who is in your second postgraduate year, employed and indemnified by a public teaching hospital or government-funded placement.

**Includes:**

- private practice and locum work that is:
  a) consistent with your qualifications, experience and level of training; and
  b) undertaken in a hospital or other appropriately supervised clinical setting.
- surgical assistance to a FRACS qualified surgeon; and
- volunteer work (such as providing unpaid services to a charity or community group) that is consistent with your qualifications and experience.

**Excludes:**

- private practice involving cosmetic treatments, obstetrics, dermatology, pathology or radiology;
- telehealth services outside of your employer-indemnified role; and
- surgically assisting surgeons for cosmetic procedures where the primary medical practitioner does not hold FRACS.

# Doctor in Training category

## Important note

Eligibility for these categories may be subject to underwriting approval.

You must tell us if your enrolment in the training program ceases or is paused, as you may need to move to a different category of practice.

Unless otherwise stated in your category of practice, all training categories:

**Include:**

- unlimited private practice:
  a) where it forms part of your training program; and
  b) that is performed outside of your training program (including locum work, after-hours GP work and surgical assistance to a FRACS qualified surgeon) that is consistent with your qualifications and experience
- volunteer work (such as providing unpaid healthcare for a charity or community organisation) that is consistent with your qualifications and experience;
- surgical assistance to a FRACS or equivalent qualified surgeon; and
- research up to three years' duration.

**Exclude:**

- private practice outside of your training program involving cosmetic treatments, obstetrics, dermatology, pathology or radiology, where you bill the patient directly and you are NOT under the direct supervision of a medical practitioner who is qualified to perform such procedures;
- medical practitioners who already hold a specialist qualification recognised by the relevant Australian/ Australasian college and have practised using that qualification, publicly or privately;
- medical practitioners who have previously engaged in private practice in Australia;
- surgical assistance for cosmetic procedures where the primary surgeon does not hold FRACS; and
- telehealth outside of your training program.

## Doctor in Training

### Senior Resident Medical Officer PGY3-5

You are a non-specialist medical practitioner in your 3rd, 4th or 5th postgraduate year whose primary employment is in a public teaching hospital, government-funded placement, or other appropriately supervised clinical setting and where you are indemnified by your employer.

You will be eligible for this category until you reach PGY6, when you will automatically move to the Hospital Registrar category of practice unless you contact us to update your training program.

### General Practice Registrar

You are a GP Registrar who is currently enrolled in an accredited general practice training program, or participating in a recognised pathway to such a program, leading to Fellowship of the Royal Australian College of General Practitioners (RACGP) or Australian College of Rural and Remote Medicine (ACRRM).

You will be eligible for this category of practice until the earliest of the following:

1. five years from the date you commence the training program;
2. you complete the training program; or
3. your enrolment in the training program ceases.

If your training program is extended beyond five years, please contact us. We may be able to continue offering this category of practice where the extension has been approved by your training organisation and you meet our underwriting criteria.

### Specialist in Training

You are enrolled in a specialist training program recognised and approved by the relevant Australian or Australasian specialist college and accredited by the Australian Medical Council.

You are eligible for this category of practice until the earliest of:

1. ten years from the date you commenced your specialist training;
2. completion of your training; or
3. your enrolment in, or participation in, the training program ceases.

If your training extends beyond ten years, please contact us. We may allow you to remain in this category of practice where the extension has been approved by your training organisation or you are undertaking an approved subspecialty training program, provided you meet our underwriting criteria.

### Hospital Registrar

You are an unaccredited registrar who is actively seeking entry into an accredited specialist or advanced training program and has not previously practised as a consultant or specialist in Australia.

You are eligible for this category of practice until the earliest of:

1. five years from the date you enter this category of practice;
2. you commence an accredited training program or recognised pathway; or
3. you cease attempting entry into an accredited training program or pathway.

On year six, we will move you to the Career/Hospital Medical Officer category unless you contact us to update your details.

# General Practice categories

***Important notes:***

### Skin cancer medicine

If your skin cancer work is limited to skin cancer checks and minor excisions (confined to elliptical and able to achieve primary wound closure) and generates no more than 25% of your gross billings, then you may select the General Practice Non-procedural category.

If you are a general practitioner who offers specialised skin cancer services or you work in a dedicated skin cancer clinic, you must select from the General Practice – Procedural Standard or General Practice Procedural Non-standard categories based on the one that best reflects the rest of your practice.

### Mirena, Implanon and Implanon NXT

The insertion and removal of Implanon, Implanon NXT and IUCD (including Mirena) are covered under the General Practice Non-procedural and General Practice – Procedural Standard categories provided you have undertaken the relevant training.

### Shared antenatal care

If you provide shared antenatal care with no involvement in the induction or management of labour or delivery of the infant except in an emergency, then you may select the General Practice Non-procedural category.

### Medical termination of pregnancy

Medical termination of pregnancy is covered under the General Practice Non-procedural and General Practice – Procedural Standard categories provided the practitioner has appropriate qualifications and experience.

### Surgical assisting

If you perform surgical assisting and you are not the primary or supervising surgeon, in addition to your non-procedural work, cover is included under the General Practice Non-procedural category.

***Note:*** Surgically assisting cosmetic procedures where the primary surgeon does not hold FRACS is not covered.

If you undertake surgical assisting but do not undertake any other clinical practice you can select the Surgical Assistant category.

### Intrapartum obstetrics

If you are a general practitioner who provides intrapartum obstetrics or caesarean sections and you are not employer-indemnified, you must select the General Practice – Procedural Obstetrics category.

### Emergency medicine

If you are a general practitioner who only works in emergency medicine, please choose the Emergency Medicine category.

### Cosmetic medicine

If you are general practitioner or a cosmetic practitioner who offers cosmetic procedures (other than included under a category of practice), or you work in a dedicated cosmetic clinic, you must select the Cosmetic Practice Category.

### Specialist rural generalist

If you are a specialist rural generalist who holds FACRRM, FRACGP-RG or an equivalent recognised qualification, you must select the category of practice that reflects the highest level of procedural healthcare you provide.

## General Practice Non-procedural

You are a general practitioner engaging in consultative family medicine for a wide range of medically-indicated conditions. You are providing evidence-based treatments and minor procedures, limited to local anaesthesia, IV pain relief and basic nerve blocks, in your surgery or rooms, hospitals or nursing homes. A component of your practice may be providing simple cosmetic procedures limited to the list below:

- botulinum toxin injections e.g. Botox;
- dermal rolling, skin needling and Roll CIT;
- fruit acid peels (superficial only);
- microdermabrasion;
- non-permanent reversible filler injections (where you have, and are able to use, the reversing agent) e.g. Juvederm;
- sclerotherapy and microsclerotherapy (excluding applications to the face);
- skin boosters e.g. Rejuran;
- intense pulse light (IPL) (including photo rejuvenation using non-ablative lasers only);
- nipple and areolar tattooing following breast reconstruction; and
- tattooing of scars.

**Excludes:**

- procedures requiring the use of IV sedation, regional anaesthesia or general anaesthesia – see our General Practice – Procedural Standard or General Practice Procedural Non-standard categories;
- laser treatments to genitalia – see General Practice – Procedural Standard;
- surgical termination of pregnancy – see General Practice Procedural Non-standard;
- cosmetic treatments other than those listed – see Cosmetic Practice;
- skin cancer medicine specialists/skin cancer clinics – see General Practice – Procedural Standard;
- intrapartum obstetrics including caesarean section; and
- surgically assisting cosmetic procedures where the primary surgeon does not hold FRACS.

## General Practice – Procedural Standard

You are a general practitioner performing the activities below. You have undertaken the relevant training and have the required experience and qualifications to undertake these treatments.

**Includes:**

- anything covered under General Practice Non-procedural PLUS:
  - a) bronchoscopy;
  - b) chemical peels – superficial only;
  - c) circumcision (male only);
  - d) colonoscopy;
  - e) core needle biopsies;
  - f) curetting or excision of meibomian cysts or chalazion;
  - g) dilating salivary gland duct;
  - h) electrophysiology studies;
  - i) endoscopy including upper GIT endoscopy;
  - j) endovenous laser treatment (EVLT, including treatments using other energies such as radiofrequency);
  - k) ambulatory phlebectomy (provided you hold Fellowship of the Australasian College of Phlebology);
  - l) excisional biopsy or drainage of lymph gland;
  - m) frenectomy or frenulectomy;
  - n) gastric band adjustments via portacath;
  - o) gynoscan for cytological/histological investigation of the endometrium;
  - p) hysterosalpingogram;
  - q) IV sedation – using benzodiazepines, narcotics and anaesthetic agents such as propofol (including IV sedation administered by general practitioners for the purpose of operating lists performed by other practitioners, whether in their rooms or in a hospital or day surgery facility);
  - r) laser treatments to genitalia (non-cosmetic purposes only);
  - s) paracentesis;
  - t) PRP (platelet rich plasma) injections/ therapy (cosmetic applications) – excludes genitalia applications;

u) PUVA and UVB treatment;

v) regional anaesthesia – minor regional anaesthesia only (including axillary nerve blocks but excluding spinal or extradural nerve blocks);

w) sclerotherapy and microsclerotherapy (including application to the face);

x) skin cancer medicine – general practitioners who specialise in skin cancer medicine and/or work in skin cancer clinics including flaps and grafts;

y) syringing of tear duct; and

z) vasectomy.

**Excludes:**

- caudal anaesthesia procedures;
- procedural activities listed under the General Practice Procedural Non-standard category;
- surgical termination of pregnancy (STOP) – see General Practice Procedural Non-standard;
- intrapartum obstetrics including caesarean section – see General Practice – Procedural Obstetrics;
- liposuction including where this is performed to harvest stem cells;
- subdermal radiofrequency tissue tightening and lipolysis e.g. FaceTite, BodyTite and AcuTite; and
- surgically assisting cosmetic procedures where the primary surgeon does not hold FRACS.

## General Practice – Procedural Non-standard

You are a general practitioner performing the activities below. You have undertaken the relevant training and have the required experience and qualifications to undertake these treatments.

**Includes:**

- anything covered under General Practice – Procedural Standard PLUS:

a) anaesthesia;

b) appendectomy;

c) caudal epidurals;

d) dilatation and curettage (D&C);

e) hernia repair;

f) minor orthopaedic surgery (such as carpal tunnel surgery and knee arthroscopy);

g) surgical assistance;

h) termination of pregnancy (up to 22 weeks gestation only);

i) tonsillectomy;

j) treatment related to ectopic pregnancy; and

k) vasectomy reversal.

**Excludes:**

- intrapartum obstetrics including caesarean section – see General Practice – Procedural Obstetrics;
- liposuction including where this is performed to harvest stem cells;
- subdermal radiofrequency tissue tightening and lipolysis e.g. FaceTite, BodyTite and AcuTite; and
- surgically assisting cosmetic procedures where the primary surgeon does not hold FRACS.

## General Practice – Procedural Obstetrics

You are a general practitioner who holds DRANZCOG or equivalent recognised qualification and performs procedural activities, including obstetrics.

**Includes:**

- anything covered under General Practice Procedural Non-standard; and
- intrapartum obstetrics including caesarean section.

# Cosmetic Practice category

## Cosmetic Practice

You are a medical practitioner performing the activities below. You have undertaken the relevant training and have the required experience and qualifications to undertake these treatments.

However, you are not a specialist plastic surgeon who holds FRACS or equivalent recognised qualifications.

This category is designed for medical practitioners who perform the general cosmetic treatments listed below.

**Includes:**

- anything covered under General Practice Non-procedural and General Practice Procedural Standard PLUS:
  a) chemical peels (medium) – papillary dermal peels using peeling agents such as alpha hydroxy acids and augmented trichloroacetic acid solutions;
  b) chemical peels (deep) – reticular dermal peels using peeling agents such as phenol (including Baker-Gordon Phenol formula) and trichloroacetic acid;
  c) dermabrasion;
  d) dermal fillers;
  e) facial thread lifts (excludes thread lifts that involve excision of skin);
  f) hair transplants using follicular unit extraction (FUE);
  g) laser tattoo removal;
  h) laser therapy and laser resurfacing (ablative lasers);
  i) fat-dissolving TGA approved injections e.g. Belkyra; and
  j) non-invasive energy based lipolytic treatments e.g. CoolSculpting.

**Excludes:**

- all procedures involving general or tumescent anaesthesia;
- blepharoplasty;
- hair transplants using follicular unit transplantation (FUT) transplants;
- fat injections (other than fat-dissolving TGA approved injections);
- liposuction including where this is performed to harvest stem cells;
- subdermal radiofrequency tissue tightening and lipolysis e.g. FaceTite, BodyTite and AcuTite;
- scalp reductions;
- all other procedures and treatments to genitalia which are not included in the General Practice Non-procedural and General Practice Procedural Standard categories; and
- surgical assisting a surgical procedure where the primary surgeon does not hold FRACS.

**Cosmetic procedures**

Cosmetic procedures are defined as: operations, procedures and treatments that revise or change the appearance, colour, texture, structure or position of normal bodily features with the sole intention of improving the patient's appearance or self-esteem. They include non-surgical cosmetic medical treatments and surgical cosmetic treatments.

# Other Medical categories

## Absentee (Deferment)

You are a medical practitioner who has voluntarily ceased medical practice for a period of time. This category is designed for medical practitioners on paternity leave, study leave, overseas work, illness or sabbaticals.

This cover is only available for a period of 12 consecutive months, after which, at your next renewal, we will assume you have reverted to your original category unless you tell us otherwise.

**Includes:**

- gratuitous services limited to Good Samaritan acts worldwide, volunteer services and the writing of a prescription or a referral.

**Excludes:**

- elective clinical healthcare activities (e.g. consultations, procedures or treatments);
- medical practitioners who are or become eligible for the Run-off Cover Scheme (ROCS);
- medical practitioners whose Ahpra registration is suspended or who have conditions on their registration that state that they are unable to practise. You must remain in the category of practice that aligns with your qualifications;
- medical practitioners who have had their Ahpra registration cancelled. If your registration has been cancelled you must tell us immediately and we will provide an offer of run-off to protect your past private practice if you do not meet the eligibility criteria for the ROCS; and
- medical practitioners whose current policy is subject to non-standard conditions.

## Career/Hospital Medical Officer

You are a medical practitioner who is providing non-specialist medical services in a hospital including, but not limited to, public and private hospitals, day surgeries, psychiatric facilities, palliative care, hospice, nursing homes, prisons etc.

Non-specialist doctors who have completed five years as a hospital or unaccredited registrar and are working in the hospital system until a recognised specialist training position becomes available should select this category of practice.

**Excludes:**

- medical practitioners who hold specialist qualifications that are recognised and approved by the relevant Australian/Australasian college and accredited by the Australian Medical Council, or medical practitioners who are currently enrolled in a training program.

## Defence Forces

You are a non-specialist medical practitioner working exclusively with the Australian Defence Force. You engage in consultative medicine for a wide range of medically-indicated conditions. You are providing evidence-based treatments and minor procedures, limited to local anaesthesia and basic nerve blocks, in your surgery, rooms or a hospital.

**Includes:**

- procedures included under GP Non-procedural (other than cosmetic procedures of any kind).

**Excludes:**

- cosmetic procedures; and
- all excluded procedures listed under all GP categories.

## Good Samaritan

You are a medical practitioner who has ceased medical practice and you only require cover for Good Samaritan acts. This category is suitable for medical practitioners who no longer hold professional practising registration and held their last policy with Avant. New members are not eligible for this category.

**Includes:**

- Good Samaritan acts only.

**Excludes:**

- healthcare (other than Good Samaritan acts);
- past paid practice – you will need to hold a run-off policy prior to applying for this category to cover your past paid practice;
- medical practitioners who have been deregistered or suspended indefinitely by Ahpra; and
- medical practitioners who did not hold their last insurance policy with Avant.

## Medico-legal

You are a medical practitioner who practises as a medico-legal practitioner. If you perform other clinical work you should select the category that aligns with that area of your practice.

**Includes:**

- opinions or reports given in the course of a medico-legal assessment;
- medical examinations undertaken in medico-legal practice in assessment of an examinee (who is not your patient); and
- writing referrals to other medical practitioners for conditions identified during the course of a medico-legal assessment.

**Excludes:**

- elective clinical healthcare activities (e.g. consultations, procedures or treatments).

## Non-clinical

You are a medical practitioner or a specialist medical administrator who does not undertake any clinical practice. This includes practitioners who hold academic, research and medical administration positions.

**Includes:**

- lecturing, broadcasting, writing or public health activities relating to general medical advice only;
- healthcare including the writing of a prescription or a referral (see the definitions section of the policy wording);
- academic, research and medical administration positions where the position involves activities that relate to medical advice; and
- director of medicine positions where medical advice is being provided such as a director of psychiatry.

**Excludes:**

- elective clinical healthcare activities (e.g. consultations, procedures or treatments);
- incidents which arise out of exercising non-medical knowledge or judgement such as managerial or administrative skills or which do not relate to medical advice;
- medical practitioners who are directors of companies or hospitals where their activities relate to the running of the company or hospital and do not involve them providing medical advice; and
- reports to hospitals or local health district in relation to workforce/funding etc.

## Prescribing and Referral

You are a medical practitioner who has ceased medical practice but who has maintained registration as a medical practitioner, which allows you to undertake gratuitous services and unpaid prescribing and referring.

New members are not eligible for this category. You must select a category that aligns with your qualifications. This cover is only available for a period of three consecutive years, after which, at your next renewal, we will assume you will move to the Good Samaritan category of practice.

**Includes:**

- gratuitous services only of the type allowed by the practitioner's registration for repeat prescriptions and referral writing for advice given whille you were in private practice.

**Excludes:**

- past paid practice – you need to hold a run-off policy prior to applying for this category to cover your past paid practice;
- any healthcare where an income is derived;
- elective clinical healthcare activities (e.g. consultations, procedures or treatments); and
- medical practitioners who did not hold their last insurance policy with Avant.

## Psychotherapy (non-specialist)

You are a medical practitioner who practises exclusively in the area of psychotherapy.

**Includes:**

- prescribing.

**Excludes:**

- specialists who hold FRANZCP – you must select Psychiatry.

## Surgical Assistant

You are a medical practitioner who practises as a surgical assistant. You do not act as a primary or supervising surgeon and do not otherwise undertake any clinical practice. If you undertake clinical practice you should select the category that aligns with that area of your practice.

**Excludes:**

- clinical practice other than surgical assisting;
- primary or supervising surgeons – in this case you are required to insure under a surgical category that is consistent with your qualifications and experience; and
- surgically assisting cosmetic procedures where the primary surgeon does not hold FRACS.

# Specialist non-surgical categories

## Anaesthesia

You are a specialist anaesthetist who holds FANZCA or equivalent recognised qualification in anaesthesia and you practise in your specialty.

**Includes:**

- pain management;
- intensive care; and
- perfusion.

## Dermatology

You are a specialist dermatologist who holds FACD or equivalent recognised qualification and you practise in your specialty.

**Includes:**

- laser blepharoplasty;
- botulinum toxin injections e.g. Botox;
- chemical peels;
- dermabrasion;
- dermal fillers;
- laser resurfacing;
- laser tattoo removal;
- laser therapy, including laser hair removal;
- Mohs surgery;
- microsclerotherapy and sclerotherapy; and
- facial thread lifts (excludes thread lifts that involve excision of skin).

**Excludes:**

- transfer or injection of non-vascularised fat into breast(s);
- major cosmetic procedures as defined by the Medical Board of Australia Guidelines for registered medical practitioners who perform cosmetic medical and surgical procedures;
- all cosmetic procedures and cosmetic management on genitalia;
- blepharoplasty other than by laser;
- liposuction including where this is performed to harvest stem cells; and
- subdermal radiofrequency tissue tightening and lipolysis e.g. FaceTite, BodyTite and AcuTite.

## Emergency Medicine

You are a medical practitioner who only practises in emergency medicine.

**Includes:**

- advice and treatment (including procedures) provided in the course of the emergency management of patients in an emergency department; and
- retrieval medicine.

**Excludes:**

- non-emergency clinical practice – if you also engage in non-emergency clinical practice then you must ask us if you will be indemnified for that clinical practice and we must agree to cover you. Alternatively, you should choose the category of practice which best describes your clinical practice.

## Immunology and Allergy

You are a specialist immunologist and allergist who holds FRACP or equivalent recognised qualification and you practise in your specialty, and perform only those procedures within the accredited training for immunology and allergy or recognised sub-specialty of immunology and allergy.

## Intensive Care

You are a specialist intensive care physician who holds FANZCA, FRACP, JFICM, FCICM or an equivalent recognised qualification, or you are a general practitioner, and you practise exclusively in the area of intensive care.

**Excludes:**

- medical practitioners with surgeon qualifications.

## Nuclear Medicine

You are a specialist in nuclear medicine who holds FRACP or equivalent recognised qualification, and you practise in your specialty, and perform only those procedures within the accredited training for nuclear medicine or recognised sub-specialty of nuclear medicine.

## Occupational Medicine

You are a specialist occupational and environmental physician who holds FRACP, FAFOEM or equivalent recognised qualification, or you are a general practitioner, and you practise exclusively in occupational medicine.

## Paediatrics

You are a specialist paediatrician who holds FRACP or equivalent recognised qualification, you practise in your specialty, and perform only those procedures within the accredited training for paediatrics or recognised sub-specialties of paediatrics.

## Pain Management

You are a specialist pain medicine physician who holds FANZCA, FRACP, FFPMANZCA or equivalent recognised qualification and you practise exclusively in the area of pain management.

**Includes:**

- dorsal column stimulation; and
- spinal implants.

## Palliative Care

You are a specialist palliative medicine physician who holds FRACP or equivalent recognised qualification, you practise in your specialty, and perform only those procedures within the accredited training for palliative care or recognised sub-specialty of palliative care.

## Pathology

You are a specialist pathologist who holds FRCPA or equivalent recognised qualification, you practise in your specialty, and perform only those procedures within the accredited training for pathology or recognised sub-specialties of pathology.

**Includes:**

- forensic pathology; and
- haematology.

## Physician Cardiology Non-interventional

You are a specialist cardiologist who holds FRACP or equivalent recognised qualification and you practise in the area of non-invasive cardiology.

**Includes:**

- cardiac ultrasound;
- cardioversion;
- stress testing; and
- trans-oesophageal echocardiography.

**Excludes:**

- procedures listed in Physician Cardiology – Interventional.

## Physician Cardiology – Interventional

You are a specialist cardiologist who holds FRACP or equivalent recognised qualification and you practise in the area of cardiology.

**Includes:**

- anything covered under Physician Cardiology Non-interventional PLUS:
  a) angiograms;
  b) angioplasty;
  c) electrophysiological studies;
  d) pacemaker and ICD insertion; and
  e) stent insertion.

## Physician Endocrinology

You are a specialist endocrinologist who holds FRACP or equivalent recognised qualification and you perform only those procedures within the accredited training for endocrinology or recognised sub-specialty of endocrinology.

## Physician Gastroenterology

You are a specialist gastroenterologist and hepatologist who holds FRACP or equivalent recognised qualification and you practise in the area of gastroenterology and hepatology.

**Includes:**

- colonoscopy;
- endoscopic dilatation of gastric stricture;
- ERCP;
- liver biopsy;
- percutaneous gastrostomy;
- sigmoidoscopy;
- stent insertion; and
- upper GIT endoscopy.

## Physician General

You are a specialist general physician who holds FRACP or equivalent recognised qualification and you practise predominantly in general medicine or a variety of specialist non-surgical categories.

**Includes:**

- specialist in addiction medicine;
- specialist sexual health physicians; and
- specialist surgeons who hold FRACS or equivalent qualifications, and have ceased surgical practice.

## Physician Genetics

You are a specialist clinical geneticist who holds FRACP or equivalent recognised qualification and you perform only those procedures within the accredited training for genetics medicine or sub-specialty of genetics medicine.

## Physician Geriatrics

You are a specialist geriatrician who holds FRACP or equivalent recognised qualification and perform only those procedures within the accredited training for geriatric medicine or sub-specialty of geriatric medicine.

## Physician Haematology

You are a specialist haematologist who holds FRACP or equivalent recognised qualification and you perform only those procedures within the accredited training for haematology or sub-specialty of haematology.

## Physician Infectious Diseases

You are a specialist infectious diseases physician who holds FRACP or equivalent recognised qualification and you perform only those procedures within the accredited training for infectious diseases or sub-specialty of infectious diseases.

**Includes:**

- clinical microbiology and pathology.

## Physician Nephrology

You are a specialist nephrologist who holds FRACP or equivalent recognised qualification and you perform only those procedures within the accredited training for nephrology or sub-specialty of nephrology.

## Physician Neurology

You are a specialist neurologist who holds FRACP or equivalent recognised qualification and you perform only those procedures within the accredited training for neurology or sub-specialty of neurology.

## Physician Oncology

You are a specialist medical oncologist who holds FRACP or equivalent recognised qualification and you perform only those procedures within the accredited training for oncology or sub-specialty of oncology.

## Physician Orthopaedics

You are a specialist orthopaedic surgeon who holds FRACS or equivalent recognised qualification and has ceased all clinical surgical practice.

## Physician Respiratory/Sleep Medicine

You are a specialist respiratory and sleep medicine physician who holds FRACP or equivalent recognised qualification and you practise predominantly in the area of respiratory function or sleep medicine.

**Includes:**

- airway stents – tracheal and bronchial;
- balloon dilatation;
- transbronchial lung biopsy;
- bronchoscopy, washings and biopsy;
- chest tube insertion;
- pleural and lung bedside ultrasound;
- endobronchial ultrasound (EBUS) – transbronchial needle aspirate biopsy, radial probe EBUS;
- endobronchial valve insertion;
- in-laboratory sleep study;
- endoscopic lung volume reduction – endobronchial valve and coil insertion;
- tunnelled pleural catheter insertion; and
- resection of endobronchial tumour/mass – laser, argon plasma coagulation, cryoresection.

## Physician Rheumatology

You are a specialist rheumatologist who holds FRACP or equivalent recognised qualification and you perform only those procedures within the accredited training for rheumatology or sub-specialty of rheumatology.

## Psychiatry

You are a specialist psychiatrist who holds FRANZCP or equivalent recognised qualification and you practise in psychiatry.

## Public and Community Health

You are a specialist public health physician who holds FRACP, FAFPHM or equivalent recognised qualification and you practise in the area of public and community health.

## Radiation Oncology

You are a specialist radiation oncologist who holds FRANZCR or equivalent recognised qualification and you practise in radiation oncology.

**Includes:**

- administration of radiotherapy.

**Excludes:**

- interventional procedures other than radiotherapy.

## Radiology

You are a specialist radiologist who holds FRANZCR or equivalent recognised qualification and you practise in radiology.

**Includes:**

- image-guided biopsies;
- insertion of intra-arterial stents;
- joint injections;
- lung biopsies; and
- nuclear medicine.

## Rehabilitation

You are a specialist rehabilitation physician who holds FRACP, FAFRM or equivalent recognised qualification and you practise in rehabilitation.

## Sports Medicine

You are a specialist sport and exercise physician who holds FACSEP, and your practice takes place either predominantly or exclusively in the area of sports medicine.

**Includes:**

- intra-articular joint injections;
- extra-articular injections;
- peri-spinal injections;
- sacroiliac joint injections; and
- compartment pressure testing.

**Excludes:**

- invasive procedures other than those listed in inclusions; and
- intra-spinal injections.

## Ultrasound Diagnostic

You are a medical practitioner who practises exclusively in the area of diagnostic ultrasound. If you also engage in other areas of medical practice then you must choose the category of practice which best describes that area of practice.

**Includes:**

- amniocentesis;
- chorionic villus sampling;
- hysterosalpingogram (HSG);
- ovarian cyst aspiration; and
- saline infusion sonography.

**Excludes:**

- invasive procedures other than those listed in inclusions.

# Surgeon categories

## Gynaecology

You are a specialist gynaecologist who holds FRANZCOG or equivalent recognised qualification and you practise in gynaecology only.

### Obstetric public patients – Special note regarding exclusion

If you are an obstetrician and gynaecologist (O&G) who undertakes intrapartum obstetrics exclusively on public patients you may subscribe to the Gynaecology category ONLY if you are fully indemnified for any matter that may arise from the labour and delivery of an infant.

If your employer or state indemnity scheme (e.g. TMF, VMIA) does not fully indemnify you for all matters that may arise from labour and infant deliveries, then you must select the O&G category.

**Includes:**

- cervical biopsy;
- colposcopy;
- hysterectomy;
- Implanon or other hormone pellet/rod insertion subcutaneously;
- IUCD insertion and removal;
- IVF procedures and antenatal care but not intrapartum care;
- laparoscopy;
- simple cervical diathermy;
- termination of pregnancy; and
- treatment of miscarriages and ectopic pregnancies.

**Excludes:**

- intrapartum obstetrics including caesarean section.

## Obstetrics and Gynaecology

You are a specialist obstetrician and gynaecologist who holds FRANZCOG or equivalent recognised qualification and practise in obstetrics and gynaecology.

### Obstetric public patients – Special note regarding exclusion

If you are an O&G who undertakes intrapartum obstetrics on public patients you may subscribe to the Gynaecology category ONLY if you are fully indemnified for any matter that may arise from the labour and delivery of an infant.

If your employer or state indemnity scheme (e.g. TMF, VMIA) does not fully indemnify you for all matters that may arise from labour and deliveries, then you must select the O&G category.

**Includes:**

- anything covered under Gynaecology PLUS:
  a) intrapartum obstetrics; and
  b) caesarean section.

## Ophthalmology – Non-procedural

You are a specialist ophthalmologist who holds FRANZCO, FRACS or equivalent recognised qualification and you perform minor low-risk extra-ocular procedures.

**Includes:**

- cautery/removal of cysts of the eyelid;
- electrolysis of lash follicles;
- incision and curettage of tarsal cysts;
- laser capsulotomy;
- laser coagulation of corneal or scleral blood vessels;
- laser iridotomy;
- laser trabeculoplasty;
- laser vitreolysis or corticolysis;
- lavage (syringing, probing) of tear ducts;
- punctum snip;
- removal of corneal or scleral foreign bodies; and
- removal of corneal sutures.

**Excludes:**

- surgical procedures other than those listed in inclusions.

## Ophthalmology – Procedural

You are a specialist ophthalmologist who holds FRANZCO, FRACS or an equivalent recognised qualification and you perform only those procedures within the accredited training for ophthalmology, or sub-specialty training.

**Includes:**

- anything covered under Ophthalmology Non-procedural PLUS:
  a) cosmetic treatments around the eye;
  b) refractive laser eye surgery; and
  c) removal of pterygium.

## Surgeon Cardiothoracic

You are a specialist cardiothoracic surgeon who holds FRACS or equivalent recognised qualification and you perform only those procedures within the accredited training for cardiothoracic surgery or sub-specialty of cardiothoracic surgery.

## Surgeon Colorectal

You are a specialist colorectal surgeon who holds FRACS or equivalent recognised qualification and you perform only those procedures within the accredited training for colorectal surgery or sub-specialty of colorectal surgery.

## Surgeon Endocrinology

You are a specialist endocrine surgeon who holds FRACS or equivalent recognised qualification and you perform only those procedures within the accredited training for endocrine surgery or sub-specialty of endocrine surgery.

## Surgeon General excluding Bariatric

You are a specialist general surgeon who holds FRACS or equivalent recognised qualification and you do not hold sub-specialty qualifications in the listed surgical categories.

**Excludes:**

- any bariatric procedures or surgery.

## Surgeon General including Bariatric

You are a specialist general surgeon who holds FRACS or equivalent recognised qualification and you do not hold sub-specialty qualifications in the listed surgical categories.

## Surgeon Hand, Foot and/or Ankle

You are a specialist orthopaedic surgeon who holds FRACS or equivalent recognised qualification in orthopaedic surgery and exclusively treats the areas of hand, wrist, feet or ankles. If you treat other regions of the body you should select Surgeon Orthopaedic.

**Excludes:**

- orthopaedic surgery other than to the hand, foot and/or ankle – please select from the Surgeon Orthopaedic categories.

## Surgeon Neurosurgery

You are a specialist neurosurgeon who holds FRACS or equivalent recognised qualification and you perform only those procedures within the accredited training for neurosurgery or sub-specialty of neurosurgery.

## Surgeon Oral and Maxillofacial

You are a specialist oral and maxillofacial surgeon who holds FRACS or equivalent recognised qualification in oral and maxillofacial surgery and performs only those procedures within the accredited training for oral and maxillofacial surgery.

**Excludes:**

- procedures not confined to the face, head and neck.

## Surgeon Orthopaedic excluding Spinal

You are a specialist orthopaedic surgeon who holds FRACS or equivalent recognised qualification in the sub-specialty of orthopaedic surgery and you practise in your specialty.

**Excludes:**

- any spinal procedures or surgery.

If your practice is confined to surgery of the hand, wrist, foot and/or ankle, you may select the Surgeon Hand, Foot and/or Ankle category.

## Surgeon Orthopaedic including Spinal

You are a specialist orthopaedic surgeon who holds FRACS or equivalent recognised qualification in the sub-specialty of orthopaedic surgery and you practise in your specialty

## Surgeon Otolaryngology

You are a specialist otolaryngologist – head and neck surgeon who holds FRACS or equivalent recognised qualification in the sub-specialty of otolaryngology surgery and you practise in your specialty.

Please contact us if you are an Otolaryngologist performing cosmetic treatments, other than to the face, head and neck.

**Includes:**

- orthopaedic, plastic or general surgical procedures confined to the head and neck; and
- cosmetic treatments including rhinoplasty or otoplasty.

**Excludes:**

- cosmetic treatments other than to the face, head and neck.

## Surgeon Paediatrics

You are a specialist paediatric surgeon who holds FRACS or equivalent recognised qualification and you perform only those procedures within the accredited training for paediatric surgery or sub-specialty of paediatrics.

## Surgeon Plastic and Reconstructive

You are a specialist plastic surgeon who holds FRACS or equivalent recognised qualification in the sub-specialty of plastic and reconstructive surgery and you practise in your specialty.

**Includes:**

- transfer or injection of non-vascularised fat.

**Excludes:**

- procedures for which there is no Medicare item number assigned or for which a Medicare item is assigned but is not claimable.

## Surgeon Plastic, Reconstructive and Cosmetic

You are a specialist plastic surgeon who holds FRACS or equivalent recognised qualification in the sub-specialty of plastic, reconstructive and cosmetic surgery and you practise in your specialty.

**Includes:**

- procedures which are not claimable from Medicare and aesthetic procedures such as:
  - d) blepharoplasty;
  - e) breast augmentation and reduction for cosmetic purposes;
  - f) liposuction;
  - g) mastopexy;
  - h) meloplasty; and
  - i) transfer or injection of non-vascularised fat.

## Surgeon Urology

You are a specialist urologist who holds FRACS or equivalent recognised qualification in the sub-specialty of urological surgery and you practise in your specialty.

**Excludes:**

- cosmetic urological procedures including penile lengthening or thickening.

## Surgeon Vascular

You are a specialist vascular surgeon who holds FRACS or equivalent recognised qualification, you practise in your specialty, and perform only those procedures encompassed within the accredited training for vascular surgery or recognised sub-specialty of vascular surgery.

# Allied Health categories

## Audiology

You are a university graduate with postgraduate qualifications in audiology (MAudA) or equivalent training and practise in the area of audiology.

## Occupational Therapy

You are a university graduate with postgraduate qualifications in occupational therapy or equivalent training and you practise in the area of occupational therapy.

## Optometry

You are a university graduate with postgraduate qualifications in optometry or equivalent training and you practise in the area of optometry.

## Orthoptist

You are a university graduate with postgraduate qualifications in orthoptics or equivalent training and you practise in the area of orthoptics.

## Physiotherapy

You are a healthcare professional accredited in accordance with APA standards and registered with the Physiotherapy Board of Australia.

## Radiography

You are a healthcare professional with postgraduate qualifications in medical radiation or equivalent training and you practise in the area of radiography.

## Speech and Language Pathology

You are a healthcare professional with postgraduate qualifications in speech and language pathology or equivalent training and practise in the area of speech and language pathology.

## Technician

You are a healthcare professional with postgraduate qualifications as a medical technician or equivalent training.

**Includes:**

- anaesthetic technicians;
- cardiac technologists;
- laboratory technicians;
- life science technicians;
- medical laboratory technicians;
- operating theatre technicians;
- pathology technical officers;
- pathology technicians;
- perfusionists; and
- physical science technical officers.

# Dental categories

## Dental General

You are a healthcare professional appropriately qualified, registered with the Dental Board of Australia and practising in general dentistry.

## Dental Hygienist

You are a healthcare professional with a qualification or equivalent training in oral health, registered with the Dental Board of Australia and working under the direction and supervision of a dental professional.

This category is suitable for the following roles:

- dental therapist;
- dental technician; and
- dental assistant.

## Dental Oral and Maxillofacial Surgeon

You are a dentist who has undertaken specialist training as an oral and maxillofacial surgeon and holds specialist registration with the Dental Board of Australia.

If you hold specialist registration with the Medical Board of Australia then you must select the Surgeon Oral and Maxillofacial category.

## Dental Specialist

You are a dentist who has completed additional training in specialist dentistry, holds specialist registration with the Dental Board of Australia and practises in any of the following fields:

- endodontics;
- dento-maxillofacial radiology;
- forensic odontology;
- geriatric dentistry;
- oral pathology;
- orthodontics;
- paediatric dentistry;
- periodontics;
- prosthodontics;
- public health/community health dentistry; and
- special needs dentistry.

# Contact us

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