

## Private Health Information Statement - General treatment policy

### Quality Extras

nib Health Funds Ltd.

<https://www.nib.com.au>

13 14 63

**Monthly Premium**

**\$299.84<sup>#</sup>**

(before any rebate or insurer discount)

Covers two adults & dependants, including non-student dependants (3 or more people, only 2 of whom are adults)

Available in NSW & ACT

Closed to new members

<sup>#</sup> You may be entitled to an Australian Government rebate on the above premium. Your premium may also include an insurer discount. Check with your insurer for details.

This policy covers children, students up to and including the age of 30 and non-students up to and including the age of 30, as well as persons with a disability who qualify as a child, student or non-student in these age ranges.

### General Treatment Cover

By using our FirstChoice providers, you may have lower out-of-pocket costs on many allied health services. A list of "preferred providers" is available from the health insurer. See <https://www.nib.com.au/find-a-provider>.

This policy  includes General treatment (Extras) cover for

Note, for items marked with an asterisk \*: Benefit paid after current PBS patient contribution deducted

Treatment	Waiting period (months)	Benefit limits (per 12 months unless otherwise stated)	Examples of maximum benefits
General dental	2	General Dental/Major Dental: Multiple Limits, Sub-Limits, Shared Limits and Service Limits Apply; See insurer for details	Periodic oral examination - \$21.00 Scale & clean - \$35.00 Fluoride treatment - \$19.00 Surgical tooth extraction - \$65.00
Major dental	12		Full crown veneered - \$415.00
Endodontic	12	Non-specialty Endodontia: \$400; Specialty Endodontia: \$450, \$1600 per Lifetime; Service Limits Apply	Filling of one root canal - \$80.00
Orthodontic	12	Non-specialty Orthodontia: \$350, \$1050 per Lifetime; Specialty Orthodontia: \$350, increasing by \$100 per calendar year to \$2400 per Lifetime	Braces for upper & lower teeth, including removal plus fitting of retainer - 100% of charge
Optical	6	\$200 per person	Single vision lenses & frames - \$140.00 Multi-focal lenses & frames - \$190.00
Non PBS pharmaceuticals*	2	\$600 per person	Per eligible prescription - \$60.00
Physiotherapy	2	\$900 per person (combined limit for physiotherapy, chiropractic, acupuncture, ante-natal/post-natal classes, exercise physiology, eye therapy (orthoptics), occupational therapy, osteopathy & speech therapy - <b>Sub-limits apply</b> )	Initial visit - \$28.00 Subsequent visit - \$26.00
Chiropractic	2		Initial visit - \$25.00 Subsequent visit - \$22.00
Podiatry	2	\$220 per person	Initial visit - \$25.00 Subsequent visit - \$21.00
Psychology	2	\$300 per person	Initial visit - \$45.00 Subsequent visit - \$40.00
Acupuncture	2	Combined limit - see Physiotherapy	Initial visit - \$21.00 Subsequent visit - \$11.00
Remedial massage	2	\$170 for single policies, \$340 for family groups (Combined limit with Chinese Herbalism and Myotherapy)	Initial visit - \$19.00 Subsequent visit - \$18.00

Hearing aids	36	\$560 per person 2 appliance(s) every 5 years	Hearing aid - \$560.00
Blood glucose monitors	12	\$600 per person 2 appliance(s) every 1 year (combined limit for blood glucose monitors & other services)	Per monitor - \$180.00
Ante-natal/Post-natal classes	2	Combined limit - see Physiotherapy	Initial visit - \$11.00 Subsequent visit - \$11.00
Chinese medicine	2	Combined limit - see Remedial massage	Initial visit - \$19.00 Subsequent visit - \$18.00
Dietetics/dietary advice	2	\$250 per person	Initial visit - \$27.00 Subsequent visit - \$25.00
Exercise physiology	2	Combined limit - see Physiotherapy	Initial visit - \$28.00 Subsequent visit - \$26.00
Eye therapy (orthoptics)	2	Combined limit - see Physiotherapy	Initial visit - \$28.00 Subsequent visit - \$25.00
Health management / Healthy lifestyle	6	\$100 for single policies, \$200 for family groups	Health management - 100% of charge
Home nursing	2	\$750 per person	Initial visit - \$72.00 Subsequent visit - \$72.00
Occupational therapy	2	Combined limit - see Physiotherapy	Initial visit - \$29.00 Subsequent visit - \$28.00
Orthotics (podiatric orthoses)	2	\$200 per person	Orthotics supply & fit - \$100.00
Osteopathy	2	Combined limit - see Physiotherapy	Initial visit - \$25.00 Subsequent visit - \$23.00
Speech therapy	2	Combined limit - see Physiotherapy	Initial visit - \$29.00 Subsequent visit - \$27.00
Vaccinations	2	\$100 per person	Per service - \$16.00
<p>Combined Therapies (\$900) includes acupuncture (\$200 sub-limit, \$400 sub-limit for families), antenatal services, chiropractic / osteopathy (\$400 sub-limit), exercise physiology, eye therapy, occupational therapy, physiotherapy and speech pathology. Artificial aids (\$600) e.g. spacer, peak flow meter, nebuliser, Irlen lens. Myotherapy: combined (limit of \$170 for singles, \$340 for family groups) with remedial massage and Chinese herbalism. Healthier Lifestyle includes nib approved weight management programs, quit smoking and nicotine replacement. Post-natal services not included. Psychology has a sublimit of \$150 for Digital Cognitive Behavioural Therapy (CBT).</p>			

This policy **X** does not include General treatment (Extras) cover for

**X** Other treatments - check with your insurer

### Other features of this general treatment cover

A comprehensive Extras cover for services customers can use everyday to stay healthy. Of course, you can see your choice of provider, but by choosing a FirstChoice provider, you may have less to pay towards the cost of your treatment. We've created the FirstChoice network to help you access quality healthcare and a better deal for you and your family. We've locked in lower costs with our FirstChoice providers, so you can enjoy competitive treatment fees when you visit the dentist or a discount the next time you claim for glasses.

For further information about this policy see

<https://my.nib.com.au/product-collateral/29>

### Ambulance cover

In NSW & ACT this policy provides:

**Emergency:** Unlimited with a waiting period of 1 day.

**Call-out fees:** will be paid for each attendance, including emergency treatment without transport to hospital.

Other features of this ambulance cover

All our health covers include unlimited emergency ambulance (1 day waiting period on all emergency ambulance). Emergency ambulance is when you need immediate transport by a State or Territory ambulance to get to a hospital or other facility for urgent medical treatment. No annual limits for emergency ambulance apply.

For further information about this policy see

<https://my.nib.com.au/product-collateral/29>

#### Disclaimer

The information contained in this Private Health Information Statement was provided by the insurer and is intended as general information. It may not take into account your particular circumstances. For information please contact the insurer.