

## Private Health Information Statement - General treatment policy

### Quality Extras

nib Health Funds Ltd.

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

13 14 63

**Monthly Premium**

**\$106.44 #**

(before any rebate or insurer discount)

Covers only one person

Available in Queensland

Closed to new members

# 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.

### 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 policy	Single vision lenses & frames - \$140.00 Multi-focal lenses & frames - \$190.00
Non PBS pharmaceuticals*	2	\$600 per policy	Per eligible prescription - \$60.00
Physiotherapy	2	\$900 per policy (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 policy	Initial visit - \$25.00 Subsequent visit - \$21.00
Psychology	2	\$300 per policy	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 policy 2 appliance(s) every 5 years	Hearing aid - \$560.00

Blood glucose monitors	12	\$600 per policy 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 policy	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 policy	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 policy	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 policy	Per service - \$16.00

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).

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

Ambulance cover is provided by the State government for Queensland residents (<https://www.ambulance.qld.gov.au/>). This includes cover whilst interstate.

### Other features of this ambulance cover

Emergency ambulance costs are covered by the state government for residents of Queensland.

For further information about this policy see <https://my.nib.com.au/product-collateral/29>

### Disclaimer

[PrivateHealth.gov.au](http://PrivateHealth.gov.au)  
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