

## Private Health Information Statement - General treatment policy

### Corporate Basic Extras 65%

nib Health Funds Ltd.

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

13 14 63

Monthly Premium

**\$70.42 #**

(before any rebate or insurer discount)

Covers only one person  
Available in Western Australia

# 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 cover is available to select nib corporate groups.

### 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           | 0                       | \$500 per policy<br>(combined limit for general dental, major dental, endodontic & orthodontic)        | Periodic oral examination - 65% of charge<br>Scale & clean - 65% of charge<br>Fluoride treatment - 65% of charge |
| Major dental             | 12                      |  | Surgical tooth extraction - 65% of charge<br>Full crown veneered - 65% of charge                                 |
| Endodontic               | 12                      |  | Filling of one root canal - 65% of charge  |
| Orthodontic              | 12                      |  | Braces for upper & lower teeth, including removal plus fitting of retainer - 65% of charge                       |
| Optical                  | 0                       | \$200 per policy   | Single vision lenses & frames - 65% of charge<br>Multi-focal lenses & frames - 65% of charge                     |
| Non PBS pharmaceuticals* | 0                       | \$150 per policy   | Per eligible prescription - 65% of charge  |
| Physiotherapy            | 0                       | \$300 per policy<br>(combined limit for physiotherapy, chiropractic, exercise physiology & osteopathy) | Initial visit - 65% of charge<br>Subsequent visit - 65% of charge  |
| Chiropractic             | 0                       |  | Initial visit - 65% of charge<br>Subsequent visit - 65% of charge  |
| Acupuncture              | 0                       | \$150 per policy<br>(combined limit for acupuncture, remedial massage & chinese medicine)              | Initial visit - 65% of charge<br>Subsequent visit - 65% of charge  |
| Remedial massage         | 0                       |  | Initial visit - 65% of charge<br>Subsequent visit - 65% of charge  |
| Chinese medicine         | 0                       |  | Initial visit - 65% of charge<br>Subsequent visit - 65% of charge  |
| Exercise physiology      | 0                       | Combined limit - see Physiotherapy   | Initial visit - 65% of charge<br>Subsequent visit - 65% of charge  |
| Osteopathy               | 0                       | Combined limit - see Physiotherapy   | Initial visit - 65% of charge<br>Subsequent visit - 65% of charge  |

Myotherapy - \$150 combined limit with acupuncture, remedial massage and Chinese herbalism per person per calendar year. The combined annual limit for physiotherapy/exercise physiology/chiropractic/osteopathy will increase by \$50 per calendar year to \$500. The annual limit for Dental will increase by \$50 per calendar year to \$700.

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

|                          |              |  |
|--------------------------|--------------|--|
| ✘ Blood glucose monitors | ✘ Podiatry   | ✘ Other treatments - check with your insurer |
| ✘ Hearing aids           | ✘ Psychology |  |

### Other features of this general treatment cover

nib's Corporate basic range of Extras with benefits paid at 65% of the cost. 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/136>

### Ambulance cover

In Western Australia 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/136>

### 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.