

Private Health Information Statement - General treatment policy

Super Extras 85%

nib Health Funds Ltd.

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

13 14 63

Monthly Premium

\$437.51 #

(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 Victoria
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.

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.

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	2	General dental/Oral surgery/Restorative services \$500 Endodontia/Periodontia \$500 Prosthetic dental - crowns and bridges/dentures \$750; Service Limits Apply	Periodic oral examination - 85% of charge Scale & clean - 85% of charge Fluoride treatment - 85% of charge Surgical tooth extraction - 85% of charge
Major dental	12		Full crown veneered - 85% of charge
Endodontic	12		Filling of one root canal - 85% of charge
Orthodontic	12	\$500 per person	Braces for upper & lower teeth, including removal plus fitting of retainer - 85% of charge
Optical	6	\$200 per person	Single vision lenses & frames - 85% of charge Multi-focal lenses & frames - 85% of charge
Non PBS pharmaceuticals*	2	\$600 per person	Per eligible prescription - 85% of charge
Physiotherapy	2	\$700 per person (combined limit for physiotherapy, ante-natal/post-natal classes & exercise physiology)	Initial visit - 85% of charge Subsequent visit - 85% of charge
Chiropractic	2	\$300 per person (combined limit for chiropractic & osteopathy)	Initial visit - 85% of charge Subsequent visit - 85% of charge
Podiatry	2	\$250 per person	Initial visit - 85% of charge Subsequent visit - 85% of charge
Psychology	2	\$300 per person	Initial visit - 85% of charge Subsequent visit - 85% of charge
Acupuncture	2	\$170 per single policy \$340 per couple/family policy	Initial visit - 85% of charge Subsequent visit - 85% of charge
Remedial massage	2		Initial visit - 85% of charge Subsequent visit - 85% of charge
Hearing aids	36	\$650 per person 2 appliance(s) every 5 years	Hearing aid - 85% of charge

Blood glucose monitors	12	\$500 per person 2 appliance(s) every 1 year (combined limit for blood glucose monitors, orthotics (podiatric orthoses) & other services - Sub-limits apply)	Per monitor - 85% of charge
Ante-natal/Post-natal classes	2	Combined limit - see Physiotherapy	Initial visit - 85% of charge Subsequent visit - 85% of charge
Chinese medicine	2	Combined limit - see Acupuncture	Initial visit - 85% of charge Subsequent visit - 85% of charge
Dietetics/dietary advice	2	\$200 per person	Initial visit - 85% of charge Subsequent visit - 85% of charge
Exercise physiology	2	Combined limit - see Physiotherapy	Initial visit - 85% of charge Subsequent visit - 85% of charge
Eye therapy (orthoptics)	2	\$200 per person	Initial visit - 85% of charge Subsequent visit - 85% of charge
Health management / Healthy lifestyle	6	\$100 per single policy \$200 per couple/family policy	Health management - 100% of charge
Home nursing	2	\$500 per person	Initial visit - 85% of charge Subsequent visit - 85% of charge
Occupational therapy	2	\$200 per person	Initial visit - 85% of charge Subsequent visit - 85% of charge
Orthotics (podiatric orthoses)	2	Combined limit - see Blood glucose monitors	Orthotics supply & fit - 85% of charge
Osteopathy	2	Combined limit - see Chiropractic	Initial visit - 85% of charge Subsequent visit - 85% of charge
Speech therapy	2	\$200 per person	Initial visit - 85% of charge Subsequent visit - 85% of charge
Artificial aids / Orthotics / Speech processor(36 month waiting period for Speech processor) (\$500 limit per person per calendar year) e.g. spacer, peak flow meter, nebuliser, blood glucose monitor, Irlen lens (service limits apply). Myotherapy: combined with acupuncture, remedial massage and Chinese herbalism. Healthier Lifestyle includes nib approved weight management programs, quit smoking and nicotine replacement. Waiting periods for dental treatment range between 2 and 12 months. Postnatal services are not covered. 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/32>

Ambulance cover

In Victoria 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

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.