

## Private Health Information Statement - General treatment policy

### Top Extras

**nib Health Funds Ltd.**

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

13 14 63

**Monthly Premium**

**\$316.49<sup>#</sup>**

(before any rebate or insurer discount)

**Covers 2 adults (and no-one else)**

**Available in NSW & ACT**

<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.

### General Treatment Cover

By using nib's First Choice providers, you will 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

| Treatment                      | Waiting period (months) | Benefit limits (per 12 months unless otherwise stated)   | Examples of maximum benefits   |
|--------------------------------|-------------------------|--|--|
| General dental                 | 2                       | \$1,000 per person<br>(no limit on preventative dental)  | Periodic oral examination - 75% of charge<br>Scale & clean - 75% of charge<br>Fluoride treatment - 75% of charge |
| Major dental                   | 12                      | \$1,300 per person<br>(combined limit for major dental & endodontic)   | Surgical tooth extraction - 75% of charge<br>Full crown veneered - 75% of charge                                 |
| Endodontic                     | 12                      |  | Filling of one root canal - 75% of charge  |
| Orthodontic                    | 12                      | \$800 per person<br>\$2,600 lifetime limit   | Braces for upper & lower teeth, including removal plus fitting of retainer - 75% of charge                       |
| Optical                        | 6                       | \$350 per person   | Single vision lenses & frames - 75% of charge<br>Multi-focal lenses & frames - 75% of charge                     |
| Non PBS pharmaceuticals        | 2                       | \$500 per person   | Per eligible prescription - 75% of charge  |
| Physiotherapy                  | 2                       | \$600 per person<br>(combined limit for physiotherapy & other services)  | Initial visit - 75% of charge<br>Subsequent visit - 75% of charge  |
| Chiropractic                   | 2                       | \$500 per person<br>(combined limit for chiropractic, osteopathy & other services)   | Initial visit - 75% of charge<br>Subsequent visit - 75% of charge  |
| Podiatry                       | 2                       | \$400 per person<br>(combined limit for podiatry, orthotics (podiatric orthoses) & other services)                                   | Initial visit - 75% of charge<br>Subsequent visit - 75% of charge  |
| Psychology                     | 2                       | \$500 per person   | Initial visit - 75% of charge<br>Subsequent visit - 75% of charge  |
| Acupuncture                    | 2                       | \$400 per person<br>(combined limit for acupuncture, remedial massage, chinese medicine & other services - <b>Sub-limits apply</b> ) | Initial visit - 75% of charge<br>Subsequent visit - 75% of charge  |
| Remedial massage               | 2                       |  | Initial visit - 75% of charge<br>Subsequent visit - 75% of charge  |
| Hearing aids                   | 36                      | \$1,200 per person<br>2 appliance(s) every 5 years<br>(combined limit for hearing aids & other services)                             | Hearing aid - 75% of charge  |
| Blood glucose monitors         | 12                      | \$500 per person<br>1 appliance(s) every 1 year<br>(combined limit for blood glucose monitors & other services)                      | Per monitor - 75% of charge  |
| Ante-natal/Post-natal classes* | 2                       | \$250 per person   | Initial visit - 100% of charge<br>Subsequent visit - 100% of charge  |

|  |   |                                   |   |
|--|---|-----------------------------------|---|
| Chinese medicine   | 2 | Combined limit - see Acupuncture  | Initial visit - 75% of charge<br>Subsequent visit - 75% of charge |
| Dietetics/dietary advice   | 2 | \$600 per person                  | Initial visit - 75% of charge<br>Subsequent visit - 75% of charge |
| Exercise physiology  | 2 | \$300 per person                  | Initial visit - 75% of charge<br>Subsequent visit - 75% of charge |
| Eye therapy (orthoptics)   | 2 | \$200 per person                  | Initial visit - 75% of charge<br>Subsequent visit - 75% of charge |
| Health management / Healthy lifestyle  | 6 | \$200 per person                  | Health management - 75% of charge                                 |
| Home nursing   | 2 | \$200 per person                  | Initial visit - 75% of charge<br>Subsequent visit - 75% of charge |
| Occupational therapy   | 2 | \$450 per person                  | Initial visit - 75% of charge<br>Subsequent visit - 75% of charge |
| Orthotics (podiatric orthoses)   | 2 | Combined limit - see Podiatry     | Orthotics supply & fit - 75% of charge                            |
| Osteopathy   | 2 | Combined limit - see Chiropractic | Initial visit - 75% of charge<br>Subsequent visit - 75% of charge |
| Speech therapy   | 2 | \$450 per person                  | Initial visit - 75% of charge<br>Subsequent visit - 75% of charge |
| Preventative Tests (\$200) e.g. thin prep, bone density testing, bowel screening (Service limits apply). Top Health Aids (\$500) e.g. spacer, peak flow meter, nebuliser, Irlen lens. Myotherapy: combined limit of \$400 with acupuncture, remedial massage and chinese herbalism. Psychology has a sublimit of \$150 for Digital Cognitive Behavioural Therapy (CBT). Healthier Lifestyle includes nib approved weight management, quit smoking and health management programs (gym, personal trainer) and more. Use nib Rewards to access a range of rewards and discounts on services like groceries, petrol, entertainment, health, wellbeing and more! For Preventative dental service limits apply. |   |                                   |   |

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

By choosing an nib First Choice provider it means you could pay less on dental treatment, physiotherapy and optical.

For further information about this policy see

<https://my.nib.com.au/product-collateral/70>

## 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/70>

### 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.