Private Health Information Statement - General treatment policy

ING Essential Extras

ING Health Insurance	Monthly Premium	Covers two adults & dependants (3 or more people, only 2 of whom are adults)
https://www.ing.com.au/insurance/health-insurance.html 1800 111 831 Underwritten by nib Health Funds Ltd.	*$113.84 #* (before any rebate or insurer discount)	Available in NSW & ACT

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 and other dependants up to and including the age of 20, students up to and including the age of 30, as well as persons with a disability who qualify as a child or other dependant or 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://health.ing.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	$500 per person	Periodic oral examination - 60% of charge Scale & clean - 60% of charge Fluoride treatment - 60% of charge
Major dental	12	$400 per person (combined limit for major dental & endodontic)	Surgical tooth extraction - 60% of charge Full crown veneered - 60% of charge
Endodontic	12		Filling of one root canal - 60% of charge
Optical	6	$200 per person	Single vision lenses & frames - 60% of charge Multi-focal lenses & frames - 60% of charge
Physiotherapy	2	$300 per person (combined limit for physiotherapy, chiropractic & osteopathy)	Initial visit - 60% of charge Subsequent visit - 60% of charge
Chiropractic	2		Initial visit - 60% of charge Subsequent visit - 60% of charge
Psychology	2	$150 per person	Initial visit - 60% of charge Subsequent visit - 60% of charge
Osteopathy	2	Combined limit - see Physiotherapy	Initial visit - 60% of charge Subsequent visit - 60% of charge

Psychology has a sublimit of $150 for Digital Cognitive Behavioural Therapy (CBT).

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

✗ Acupuncture	✗ Non PBS pharmaceuticals	✗ Remedial massage
✗ Blood glucose monitors	✗ Orthodontic	✗ Other treatments - check with your insurer
✗ Hearing aids	✗ Podiatry	

Other features of this general treatment cover

Look after the essentials with the Extras people use most. 60% back on each visit, up to your annual limit. 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://www.nib.com.au/docs/ing-essential-extras-factsheet

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://www.nib.com.au/docs/ing-essential-extras-factsheet

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.