# Private Health Information Statement - General treatment policy

## ING Everyday Advanced Extras

| ING Health Insurance | Monthly Premium | Covers two adults & dependants, including non-student dependants (3 or more people, only 2 of whom are adults) |
|---|---|---|
| https://www.ing.com.au/insurance/health-insurance.html<br>1800 111 831<br>Underwritten by nib Health Funds Ltd. | *$299.40 #*<br>(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, 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.

## 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 | $700 per person | Periodic oral examination - 60% of charge<br>Scale & clean - 60% of charge<br>Fluoride treatment - 60% of charge |
| Major dental | 12 | $700 per person<br>(combined limit for major dental & endodontic) | Surgical tooth extraction - 60% of charge<br>Full crown veneered - 60% of charge |
| Endodontic | 12 | | Filling of one root canal - 60% of charge |
| Orthodontic | 12 | $500 per person<br>$1,700 lifetime limit | Braces for upper & lower teeth, including removal plus fitting of retainer - 60% of charge |
| Optical | 6 | $250 per person | Single vision lenses & frames - 60% of charge<br>Multi-focal lenses & frames - 60% of charge |
| Non PBS pharmaceuticals | 2 | $200 per person | Per eligible prescription - 60% of charge |
| Physiotherapy | 2 | $350 per person | Initial visit - 60% of charge<br>Subsequent visit - 60% of charge |
| Chiropractic | 2 | $350 per person<br>(combined limit for chiropractic & osteopathy) | Initial visit - 60% of charge<br>Subsequent visit - 60% of charge |
| Podiatry | 2 | $250 per person<br>(combined limit for podiatry & orthotics (podiatric orthoses)) | Initial visit - 60% of charge<br>Subsequent visit - 60% of charge |
| Psychology | 2 | $300 per person | Initial visit - 60% of charge<br>Subsequent visit - 60% of charge |
| Acupuncture | 2 | $150 per person<br>(combined limit for acupuncture, chinese medicine & other services) | Initial visit - 60% of charge<br>Subsequent visit - 60% of charge |
| Remedial massage | 2 | $150 per person | Initial visit - 60% of charge<br>Subsequent visit - 60% of charge |
| Chinese medicine | 2 | Combined limit - see Acupuncture | Initial visit - 60% of charge<br>Subsequent visit - 60% of charge |
| Dietetics/dietary advice | 2 | $300 per person | Initial visit - 60% of charge<br>Subsequent visit - 60% of charge |

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| Exercise physiology | 2 | $200 per person | Initial visit - 60% of charge<br>Subsequent visit - 60% of charge |
| Health management / Healthy lifestyle | 6 | $150 per person | Health management - 60% of charge |
| Occupational therapy | 2 | $250 per person | Initial visit - 60% of charge<br>Subsequent visit - 60% of charge |
| Orthotics (podiatric orthoses) | 2 | Combined limit - see Podiatry | Orthotics supply & fit - 60% of charge |
| Osteopathy | 2 | Combined limit - see Chiropractic | Initial visit - 60% of charge<br>Subsequent visit - 60% of charge |
| Speech therapy | 2 | $250 per person | Initial visit - 60% of charge<br>Subsequent visit - 60% of charge |
| Preventative Tests - $150 limit per person per calendar year (waiting period 6 months): 60% back on preventative health tests for thin prep, bone density testing, bowel screening (service limits apply). Health aids - advanced - $250 limit per person per calendar year (waiting period 12 months): 60% back on health aids e.g. shoulder braces, knee braces, splints, spacer, peak flow meter, nebuliser, Irlen lens (service limits apply). Myotherapy - $150 combined limit with acupuncture and Chinese herbalism per person per calendar year (waiting period 2 months). Healthy Lifestyle includes approved weight management, quit smoking and health management programs (gym, personal trainer). Orthotics (podiatric orthoses) - service limits of 2 Single or 1 Pair per Person per Year apply. Psychology has a sublimit of $150 for Digital Cognitive Behavioural Therapy (CBT). | | | |

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

| | | |
|---|---|---|
| ✗ Blood glucose monitors | ✗ Hearing aids | ✗ Other treatments - check with your insurer |

### Other features of this general treatment cover

A wide range of services, with additional annual limits, to help you keep up your busy lifestyle. 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-everyday-advanced-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-everyday-advanced-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.