Private Health Information Statement - General treatment policy

ING Everyday Advanced 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.	*$238.74 #* (before any rebate or insurer discount)	Available in Queensland

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	$700 per person	Periodic oral examination - 60% of charge Scale & clean - 60% of charge Fluoride treatment - 60% of charge
Major dental	12	$700 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
Orthodontic	12	$500 per person $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 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 Subsequent visit - 60% of charge
Chiropractic	2	$350 per person (combined limit for chiropractic & osteopathy)	Initial visit - 60% of charge Subsequent visit - 60% of charge
Podiatry	2	$250 per person (combined limit for podiatry & orthotics (podiatric orthoses))	Initial visit - 60% of charge Subsequent visit - 60% of charge
Psychology	2	$300 per person	Initial visit - 60% of charge Subsequent visit - 60% of charge
Acupuncture	2	$150 per person (combined limit for acupuncture, chinese medicine & other services)	Initial visit - 60% of charge Subsequent visit - 60% of charge
Remedial massage	2	$150 per person	Initial visit - 60% of charge Subsequent visit - 60% of charge
Chinese medicine	2	Combined limit - see Acupuncture	Initial visit - 60% of charge Subsequent visit - 60% of charge
Dietetics/dietary advice	2	$300 per person	Initial visit - 60% of charge Subsequent visit - 60% of charge

Exercise physiology	2	$200 per person	Initial visit - 60% of charge 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 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 Subsequent visit - 60% of charge
Speech therapy	2	$250 per person	Initial visit - 60% of charge 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

Ambulance cover is provided by the State government for Queensland residents (https://www.ambulance.qld.gov.au/). This includes cover whilst interstate.

Other features of this ambulance cover

Emergency ambulance costs are covered by the state government for residents of Queensland.

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.