Private Health Information Statement - General treatment policy

ING Premium 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.	*$446.98 #* (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	$1,000 per person	Periodic oral examination - 75% of charge Scale & clean - 75% of charge Fluoride treatment - 75% of charge
Major dental	12	$1,200 per person (combined limit for major dental & endodontic)	Surgical tooth extraction - 75% of charge Full crown veneered - 75% of charge
Endodontic	12		Filling of one root canal - 75% of charge
Orthodontic	12	$800 per person $2,500 lifetime limit	Braces for upper & lower teeth, including removal plus fitting of retainer - 75% of charge
Optical	6	$300 per person	Single vision lenses & frames - 75% of charge Multi-focal lenses & frames - 75% of charge
Non PBS pharmaceuticals*	2	$450 per person	Per eligible prescription - 75% of charge
Physiotherapy	2	$500 per person	Initial visit - 75% of charge Subsequent visit - 75% of charge
Chiropractic	2	$400 per person (combined limit for chiropractic & osteopathy)	Initial visit - 75% of charge Subsequent visit - 75% of charge
Podiatry	2	$400 per person (combined limit for podiatry & orthotics (podiatric orthoses))	Initial visit - 75% of charge Subsequent visit - 75% of charge
Psychology	2	$400 per person	Initial visit - 75% of charge Subsequent visit - 75% of charge
Acupuncture	2	$200 per person (combined limit for acupuncture, chinese medicine & other services)	Initial visit - 75% of charge Subsequent visit - 75% of charge
Remedial massage	2	$200 per person	Initial visit - 75% of charge Subsequent visit - 75% of charge
Hearing aids	36	$1,200 per person 2 appliance(s) every 5 years (combined limit for hearing aids & other services)	Hearing aid - 75% of charge

Blood glucose monitors	12	$400 per person 1 appliance(s) every 1 year (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 Subsequent visit - 100% of charge
Chinese medicine	2	Combined limit - see Acupuncture	Initial visit - 75% of charge Subsequent visit - 75% of charge
Dietetics/dietary advice	2	$350 per person	Initial visit - 75% of charge Subsequent visit - 75% of charge
Exercise physiology	2	$250 per person	Initial visit - 75% of charge Subsequent visit - 75% of charge
Eye therapy (orthoptics)	2	$200 per person	Initial visit - 75% of charge 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 Subsequent visit - 75% of charge
Occupational therapy	2	$300 per person	Initial visit - 75% of charge 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 Subsequent visit - 75% of charge
Speech therapy	2	$300 per person	Initial visit - 75% of charge Subsequent visit - 75% of charge

Preventative Tests - $200 limit per person per calendar year (waiting period 6 months): 75% back on preventative health test for thin prep, bone density testing and bowel screening (service limits apply). Health aids - premium - $400 limit per person per calendar year (waiting period 12 months): 75% back on health aids e.g. shoulder braces, knee braces, splints, spacer, peak flow meter, nebuliser, Irlen lens, blood glucose monitor, macular degeneration aids and compression garments (service limits apply). Myotherapy: combined limit of $200 with acupuncture and Chinese herbalism. Speech Processor: combined limit with Hearing aids of $1,200 per person per calendar year (waiting period 36 months, service limits apply). 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

✗ Other treatments - check with your insurer

Other features of this general treatment cover

A comprehensive range of services for peace of mind. 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-premium-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-premium-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.