

Private Health Information Statement - General treatment policy

Value Extras

nib Health Funds Ltd.

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

13 14 63

Monthly Premium

\$48.36 #

(before any rebate or insurer discount)

Covers two adults & dependants (3 or more people, only 2 of whom are adults)

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://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	\$400 per person up to \$800 per policy	Periodic oral examination - 50% of charge Scale & clean - 50% of charge Fluoride treatment - 50% of charge Surgical tooth extraction - 50% of charge
Physiotherapy	2	\$200 per person up to \$400 per policy	Initial visit - 50% of charge Subsequent visit - 50% of charge
Chiropractic	2	\$200 per person up to \$400 per policy (combined limit for chiropractic & osteopathy)	Initial visit - 50% of charge Subsequent visit - 50% of charge
Psychology	2	\$100 per person up to \$200 per policy	Initial visit - 50% of charge Subsequent visit - 50% of charge
Osteopathy	2	Combined limit - see Chiropractic	Initial visit - 50% of charge Subsequent visit - 50% of charge

Psychology has a sublimit of \$100 for Digital Cognitive Behavioural Therapy (CBT).

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

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

For further information about this policy see

<https://my.nib.com.au/product-collateral/543>

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

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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.