# Private Health Information Statement - General treatment policy

## Real Lifestyle Extras

| Real Health Insurance | *Monthly Premium* | Covers only one person |
|---|---|---|
| https://www.nib.com.au<br>13 14 63<br>Underwritten by nib Health Funds Ltd. | *$82.83 #*<br>(before any rebate or insurer discount) | Available in Victoria |

# 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.

## 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 | $600 per policy | Periodic oral examination - 60% of charge<br>Scale & clean - 60% of charge<br>Fluoride treatment - 60% of charge |
| Major dental | 12 | $600 per policy<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 |
| Optical | 6 | $250 per policy | Single vision lenses & frames - 60% of charge<br>Multi-focal lenses & frames - 60% of charge |
| Physiotherapy | 2 | $400 per policy | Initial visit - 60% of charge<br>Subsequent visit - 60% of charge |
| Chiropractic | 2 | $300 per policy<br>(combined limit for chiropractic & osteopathy) | Initial visit - 60% of charge<br>Subsequent visit - 60% of charge |
| Psychology | 2 | $300 per policy | Initial visit - 60% of charge<br>Subsequent visit - 60% of charge |
| Acupuncture | 2 | $300 per policy<br>(combined limit for acupuncture, remedial massage, chinese medicine & other services - **Sub-limits apply**) | Initial visit - 60% of charge<br>Subsequent visit - 60% of charge |
| Remedial massage | 2 | | Initial visit - 60% of charge<br>Subsequent visit - 60% of charge |
| Blood glucose monitors | 12 | $250 per policy<br>(combined limit for blood glucose monitors & other services) | Per monitor - 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 policy | Initial visit - 60% of charge<br>Subsequent visit - 60% of charge |
| Exercise physiology | 2 | $200 per policy | Initial visit - 60% of charge<br>Subsequent visit - 60% of charge |
| Health management / Healthy lifestyle | 6 | $150 per policy | Health management - 60% of charge |
| Osteopathy | 2 | Combined limit - see Chiropractic | 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 test e.g. thin prep, bone density testing, bowel screening (service limits apply). Health aids - $250 limit per person per calendar year (waiting period 12 months): 60% back on health aids e.g. shoulder braces, knee braces, splints (service limits apply). Myotherapy - $300 combined limit with acupuncture, remedial massage 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) and more. Psychology has a sublimit of $150 for Digital Cognitive Behavioural Therapy (CBT).

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

| | | |
|---|---|---|
| ✗ Hearing aids | ✗ Orthodontic | ✗ Other treatments - check with your insurer |
| ✗ Non PBS pharmaceuticals | ✗ Podiatry | |

For further information about this policy see

https://my.nib.com.au/product-collateral/528

## Ambulance cover

In Victoria 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://my.nib.com.au/product-collateral/528

### 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.