Private Health Information Statement - General treatment policy

Real Advanced Extras

Real Health Insurance	Monthly Premium	Covers only one person
https://www.nib.com.au 13 14 63 Underwritten by nib Health Funds Ltd.	$117.18 # (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.

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	$700 per policy	Periodic oral examination - 60% of charge Scale & clean - 60% of charge Fluoride treatment - 60% of charge
Major dental	12	$700 per policy (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 policy $1,700 lifetime limit	Braces for upper & lower teeth, including removal plus fitting of retainer - 60% of charge
Optical	6	$250 per policy	Single vision lenses & frames - 60% of charge Multi-focal lenses & frames - 60% of charge
Non PBS pharmaceuticals	2	$400 per policy	Per eligible prescription - 60% of charge
Physiotherapy	2	$400 per policy	Initial visit - 60% of charge Subsequent visit - 60% of charge
Chiropractic	2	$350 per policy (combined limit for chiropractic & osteopathy)	Initial visit - 60% of charge Subsequent visit - 60% of charge
Podiatry	2	$250 per policy (combined limit for podiatry & orthotics (podiatric orthoses))	Initial visit - 60% of charge Subsequent visit - 60% of charge
Psychology	2	$300 per policy	Initial visit - 60% of charge Subsequent visit - 60% of charge
Acupuncture	2	$350 per policy (combined limit for acupuncture, remedial massage, chinese medicine & other services - **Sub-limits apply**)	Initial visit - 60% of charge Subsequent visit - 60% of charge
Remedial massage	2		Initial visit - 60% of charge Subsequent visit - 60% of charge
Blood glucose monitors	12	$250 per policy	Per monitor - 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 policy	Initial visit - 60% of charge Subsequent visit - 60% of charge
Exercise physiology	2	$250 per policy	Initial visit - 60% of charge Subsequent visit - 60% of charge

Health management / Healthy lifestyle	6	$150 per policy	Health management - 60% of charge
Occupational therapy	2	$250 per policy	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 policy	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 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, spacer, peak flow meter, nebuliser, Irlen lens (service limits apply). Myotherapy - $350 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	✗ Other treatments - check with your insurer

For further information about this policy see

https://my.nib.com.au/product-collateral/527

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://my.nib.com.au/product-collateral/527

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.