

# Private Health Information Statement - General treatment policy

## Seniors Active Extras

### Seniors Health Insurance

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

13 14 63

Underwritten by nib Health Funds Ltd.

### Monthly Premium

**\$139.13<sup>#</sup>**

(before any rebate or insurer discount)

Covers one adult & dependants (2 or more people, only one of whom is an adult)

Available in Victoria

<sup>#</sup> 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                       | \$700 per person   | Periodic oral examination - 60% of charge<br>Scale & clean - 60% of charge<br>Fluoride treatment - 60% of charge |
| Major dental                   | 12                      | \$700 per person<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 person   | Single vision lenses & frames - 60% of charge<br>Multi-focal lenses & frames - 60% of charge                     |
| Non PBS pharmaceuticals        | 2                       | \$250 per person   | Per eligible prescription - 60% of charge  |
| Physiotherapy                  | 2                       | \$400 per person   | Initial visit - 60% of charge<br>Subsequent visit - 60% of charge  |
| Chiropractic                   | 2                       | \$300 per person<br>(combined limit for chiropractic & osteopathy)   | Initial visit - 60% of charge<br>Subsequent visit - 60% of charge  |
| Podiatry                       | 2                       | \$250 per person<br>(combined limit for podiatry & orthotics (podiatric orthoses))   | Initial visit - 60% of charge<br>Subsequent visit - 60% of charge  |
| Psychology                     | 2                       | \$300 per person   | Initial visit - 60% of charge<br>Subsequent visit - 60% of charge  |
| Acupuncture                    | 2                       | \$300 per person<br>(combined limit for acupuncture, remedial massage, chinese medicine & other services - <b>Sub-limits apply</b> ) | 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  |
| Hearing aids                   | 36                      | \$500 per person<br>1 appliance(s) every 5 years   | Hearing aid - 60% of charge  |
| Chinese medicine               | 2                       | Combined limit - see Acupuncture   | Initial visit - 60% of charge<br>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<br>Subsequent visit - 60% of charge  |

Myotherapy - \$300 combined limit with acupuncture, remedial massage and Chinese herbalism per person per calendar year (waiting period 2 months).  
Psychology has a sublimit of \$150 for Digital Cognitive Behavioural Therapy (CBT).

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

**X** Blood glucose monitors

**X** Orthodontic

**X** Other treatments - check with your insurer

For further information about this policy see

<https://my.nib.com.au/product-collateral/541>

## 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/541>

## 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.