**Private Health Information Statement - Hospital policy**

**Basic Essential Hospital Plus $750 Excess**

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<tr>
<th>nib Health Funds Ltd.</th>
<th>Monthly Premium</th>
<th>Covers only one person Available in NSW &amp; ACT</th>
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<td><a href="https://www.nib.com.au">https://www.nib.com.au</a></td>
<td>$117.12 # (before any rebate, loading or discount)</td>
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# You may be entitled to an Australian Government rebate on the above premium. Your premium may also include a Lifetime Health Cover loading, an age-based discount or an insurer discount. Check with your insurer for details.

**Hospital cover**

This policy exempts you from the Medicare Levy Surcharge.

This policy provides accident cover - check with your insurer for details.

This policy does not provide benefits for travel or accommodation (outside of hospital).

This policy ✓ includes cover for

✓ Dental surgery  
✓ Gastrointestinal endoscopy  
✓ Gynaecology  
✓ Hernia and appendix

✓ Joint reconstructions  
✓ Miscarriage and termination of pregnancy  
✓ Tonsils, adenoids and grommets  
✓ Hospital psychiatric services

✓ Palliative care  
✓ Rehabilitation

This policy ✗ does not include cover for

✗ Assisted reproductive services  
✗ Back, neck and spine  
✗ Blood  
✗ Bone, joint and muscle  
✗ Brain and nervous system  
✗ Breast surgery (medically necessary)  
✗ Cataracts  
✗ Chemotherapy, radiotherapy and immunotherapy for cancer  
✗ Diabetes management (excluding insulin pumps)  
✗ Dialysis for chronic kidney failure

✗ Digestive system  
✗ Ear, nose and throat  
✗ Eye (not cataracts)  
✗ Heart and vascular system  
✗ Implantation of hearing devices  
✗ Insulin pumps  
✗ Joint replacements  
✗ Kidney and bladder  
✗ Lung and chest  
✗ Male reproductive system  

✗ Pain management  
✗ Pain management with device  
✗ Plastic and reconstructive surgery (medically necessary)  
✗ Podiatric surgery (provided by a registered podiatric surgeon – limited benefits)  
✗ Pregnancy and birth  
✗ Skin  
✗ Sleep studies  
✗ Weight loss surgery

The benefits paid for hospital treatment will depend on the type of cover you purchase and whether your fund has an agreement in place with the hospital in which you are treated. See ‘Agreement Hospitals’ on privatehealth.gov.au for 

[PolicyID: NIB/J35/NKIR10]  
[Date statement issued: 01 April 2024]  
[Page 1 of 2]
which hospitals have arrangements with your insurer – https://privatehealth.gov.au/dynamic/agreementhospitals.

Under this policy, you may have to pay out-of-pocket costs above what you get from Medicare or your private health insurer. Before you go to hospital, you should ask your doctors, hospital and health insurer about any out-of-pocket costs that may apply to you.

The following payments may also apply for hospital admissions

**Excess:** You will have to pay an excess of $750 per admission. This is limited to a maximum of $750 per person per year.

**Co-payments:** No co-payments

The following waiting periods for hospital admissions apply to new or upgrading members

**Waiting periods:**
- 2 months for palliative care, rehabilitation and hospital psychiatric treatments, even if pre-existing
- 12 months for other pre-existing conditions
- 2 months for all other treatments

**Gap Cover**

This provider offers 'known gap' or 'no gap' cover for medical bills for this product.

The [Medical Costs Finder](https://privatehealth.gov.au/dynamic/agreementhospitals) lets you find out more about the cost of specialist medical services.

**Other features of this hospital cover**

nib does not have a preferred-provider-network-arrangement, but operates an nib-MediGap scheme aiming to eliminate the 'gap' payments for specialist fees in hospital. When a specialist chooses to participate in MediGap, they agree not to charge an out-of-pocket expense for your procedure. We do this by building a network of specialists who may agree to receive a higher benefit from nib than they would ordinarily receive. In exchange they do not charge nib customers an out-of-pocket expense. Ask your specialist if they'll MediGap for you! Our Going to Hospital Pack provides more ways to reduce out-of-pockets, ask us for your copy.


**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.


**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.