

## Private Health Information Statement - General treatment policy

### Premium Extras

nib Health Funds Ltd.

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

13 14 63

**Monthly Premium**

**\$318.00<sup>#</sup>**

(before any rebate or insurer discount)

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

Available in Tasmania

<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, students up to and including the age of 30 and non-students up to and including the age of 30, as well as persons with a disability who qualify as a child, student or non-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

Note, for items marked with an asterisk \*: Benefit paid after current PBS patient contribution deducted.

| Treatment                | Waiting period (months) | Benefit limits (per 12 months unless otherwise stated)   | Examples of maximum benefits   |
|--------------------------|-------------------------|--|--|
| General dental           | 2                       | \$600 per person up to \$2,400 per policy  | Periodic oral examination - 65% of charge<br>Scale & clean - 65% of charge<br>Fluoride treatment - 65% of charge |
| Major dental             | 12                      | \$1,000 per person up to \$4,000 per policy (combined limit for major dental & endodontic)   | Surgical tooth extraction - 65% of charge<br>Full crown veneered - 65% of charge                                 |
| Endodontic               | 12                      |  | Filling of one root canal - 65% of charge  |
| Orthodontic              | 12                      | \$300 per person up to \$1,200 per policy<br>\$1,500 lifetime limit  | Braces for upper & lower teeth, including removal plus fitting of retainer - 65% of charge                       |
| Optical                  | 6                       | \$300 per person up to \$1,200 per policy  | Single vision lenses & frames - 65% of charge<br>Multi-focal lenses & frames - 65% of charge                     |
| Non PBS pharmaceuticals* | 2                       | \$400 per person up to \$1,600 per policy  | Per eligible prescription - 65% of charge  |
| Physiotherapy            | 2                       | \$500 per person up to \$2,000 per policy (combined limit for physiotherapy, chiropractic, exercise physiology & osteopathy)   | Initial visit - 65% of charge<br>Subsequent visit - 65% of charge  |
| Chiropractic             | 2                       |  | Initial visit - 65% of charge<br>Subsequent visit - 65% of charge  |
| Podiatry                 | 2                       | \$400 per person up to \$1,600 per policy (combined limit for podiatry, ante-natal/post-natal classes, dietetics/dietary advice, eye therapy (orthotics), home nursing, occupational therapy & speech therapy) | Initial visit - 65% of charge<br>Subsequent visit - 65% of charge  |
| Psychology               | 2                       | \$300 per person up to \$1,200 per policy  | Initial visit - 65% of charge<br>Subsequent visit - 65% of charge  |
| Acupuncture              | 2                       | \$250 per person up to \$1,000 per policy (combined limit for acupuncture, remedial massage, chinese medicine & other services)  | Initial visit - 65% of charge<br>Subsequent visit - 65% of charge  |
| Remedial massage         | 2                       |  | Initial visit - 65% of charge<br>Subsequent visit - 65% of charge  |
| Hearing aids             | 36                      | \$400 per person up to \$1,600 per policy (combined limit for hearing aids, blood glucose monitors, orthotics (podiatric orthoses) & other services)   | Hearing aid - 65% of charge  |
| Blood glucose monitors   | 12                      |  | Per monitor - 65% of charge  |

|                                       |   |   |   |
|---------------------------------------|---|---|---|
| Ante-natal/Post-natal classes         | 2 | Combined limit - see Podiatry           | Initial visit - 65% of charge<br>Subsequent visit - 65% of charge |
| Chinese medicine                      | 2 | Combined limit - see Acupuncture        | Initial visit - 65% of charge<br>Subsequent visit - 65% of charge |
| Dietetics/dietary advice              | 2 | Combined limit - see Podiatry           | Initial visit - 65% of charge<br>Subsequent visit - 65% of charge |
| Exercise physiology                   | 2 | Combined limit - see Physiotherapy      | Initial visit - 65% of charge<br>Subsequent visit - 65% of charge |
| Eye therapy (orthoptics)              | 2 | Combined limit - see Podiatry           | Initial visit - 65% of charge<br>Subsequent visit - 65% of charge |
| Health management / Healthy lifestyle | 6 | \$200 per person up to \$800 per policy | Health management - 65% of charge                                 |
| Home nursing                          | 2 | Combined limit - see Podiatry           | Initial visit - 65% of charge<br>Subsequent visit - 65% of charge |
| Occupational therapy                  | 2 | Combined limit - see Podiatry           | Initial visit - 65% of charge<br>Subsequent visit - 65% of charge |
| Orthotics (podiatric orthoses)        | 2 | Combined limit - see Hearing aids       | Orthotics supply & fit - 65% of charge                            |
| Osteopathy                            | 2 | Combined limit - see Physiotherapy      | Initial visit - 65% of charge<br>Subsequent visit - 65% of charge |
| Speech therapy                        | 2 | Combined limit - see Podiatry           | Initial visit - 65% of charge<br>Subsequent visit - 65% of charge |

Other Therapies (\$400) includes antenatal services, dietary advice, eye therapy, home nursing, occupational therapy, podiatry and speech pathology. Hearing aids / Artificial aids / Orthotics (\$400) e.g. spacer, peak flow meter, nebuliser, blood glucose monitor, Irlen lens. Myotherapy: combined limit of \$250 with acupuncture, remedial massage and Chinese herbalism. Healthier Lifestyle includes nib 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). Non-PBS pharmaceuticals have a sub limit of \$150 for Weight Management Medication.

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

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

### Other features of this general treatment cover

For those who wanted the best when it came to Extras. Of course, you can see your choice of provider, but by choosing a FirstChoice provider, you may have less to pay towards the cost of your treatment. We've created the FirstChoice network to help you access quality healthcare and a better deal for you and your family. We've locked in lower costs with our FirstChoice providers, so you can enjoy competitive treatment fees when you visit the dentist or a discount the next time you claim for glasses.

For further information about this policy see

<https://my.nib.com.au/product-collateral/13>

### Ambulance cover

Ambulance cover is provided by the State government for residents of Tasmania. This may include cover whilst interstate, except for South Australia and Queensland where no cover applies. In other states please check with Ambulance Tasmania - [https://www.health.tas.gov.au/ambulance/fees\\_and\\_accounts](https://www.health.tas.gov.au/ambulance/fees_and_accounts).

Other features of this ambulance cover

Emergency ambulance costs are covered by the state government for residents of Tasmania.

For further information about this policy see

<https://my.nib.com.au/product-collateral/13>

### 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.