

## Private Health Information Statement - General treatment policy

### Core and Young at Heart Extras

nib Health Funds Ltd.

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

13 14 63

Monthly Premium

**\$153.24<sup>#</sup>**

(before any rebate or insurer discount)

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

Available in Queensland

<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                       | \$600 per person<br>(no limit on preventative dental)                              | Periodic oral examination - 60% of charge<br>Scale & clean - 60% of charge<br>Fluoride treatment - 60% of charge |
| Major dental                   | 12                      | \$600 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                       | \$400 per person   | Per eligible prescription - 60% of charge  |
| Physiotherapy                  | 2                       | \$350 per person   | Initial visit - 60% of charge<br>Subsequent visit - 60% of charge  |
| Podiatry                       | 2                       | \$200 per person<br>(combined limit for podiatry & orthotics (podiatric orthoses)) | Initial visit - 60% of charge<br>Subsequent visit - 60% of charge  |
| Hearing aids                   | 36                      | \$500 per person<br>2 appliance(s) every 5 years                                   | Hearing aid - 60% of charge  |
| Dietetics/dietary advice       | 2                       | \$300 per person   | 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   |

Preventative Tests - \$100 limit per person per calendar year (waiting period 6 months): 60% back on preventative health tests e.g. thin prep, bone density testing, bowel screening (service limits apply). YAH Health Aids - \$250 limit per person per calendar year (waiting period 12 months): 60% back on health aids e.g. hip protector, walking frame, blood pressure monitor (service limits apply). For Preventative dental service limits apply. Non-PBS pharmaceuticals have a sub limit of \$150 for Weight Management Medication.

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

|   |  |  |
|---|--|--|
|  Acupuncture            |  Orthodontic      |  Other treatments - check with your insurer |
|  Blood glucose monitors |  Psychology       |  |
|  Chiropractic           |  Remedial massage |  |

### [Other features of this general treatment cover](#)

The Extras that people use most + The Extras services you may need as you grow older. 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/61>

### **Ambulance cover**

Ambulance cover is provided by the State government for Queensland residents (<https://www.ambulance.qld.gov.au/>). This includes cover whilst interstate.

[Other features of this ambulance cover](#)

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

[For further information about this policy see](#)

<https://my.nib.com.au/product-collateral/61>

### **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.