

# Private Health Information Statement - General treatment policy

## Apia Classic and Advanced Extras

**Apia Health Insurance**  
<https://www.apia.com.au/health>  
 13 50 50  
 Underwritten by nib Health Funds Ltd.

**Monthly Premium**  
**\$184.78<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 NSW & ACT**

<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://health.apia.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<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                      | \$1,300 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                       | \$300 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                       | \$450 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  |
| Hearing aids                          | 36                      | \$800 per person<br>2 appliance(s) every 5 years                                   | Hearing aid - 60% of charge  |
| Eye therapy (orthoptics)              | 2                       | \$200 per person   | Initial visit - 60% of charge<br>Subsequent visit - 60% of charge  |
| Health management / Healthy lifestyle | 6                       | \$250 per person   | Health management - 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  |

Preventative Tests (6 month waiting period) - \$200 limit per person per calendar year: 60% back on preventative health tests e.g. thin prep, bone density testing, bowel screening (Service limits apply). Advanced Health Aids (12 month waiting period) - \$300 limit per person per calendar year: 60% back on health aids e.g. blood pressure monitor, compression garments, walking frame. Healthy Lifestyle includes approved weight management, quit smoking and health management programs (gym, personal trainer) and more. For Preventative dental service limits apply.

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

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

### Other features of this general treatment cover

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/90>

## 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/90>

### 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.