

## Private Health Information Statement - General treatment policy

### Apia Essential and Advanced Extras

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

**Monthly Premium**  
**\$181.22<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://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	\$600 per person (no limit on preventative dental)	Periodic oral examination - 60% of charge Scale & clean - 60% of charge Fluoride treatment - 60% of charge
Major dental	12	\$600 per person (combined limit for major dental & endodontic)	Surgical tooth extraction - 60% of charge 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 Multi-focal lenses & frames - 60% of charge
Non PBS pharmaceuticals	2	\$250 per person	Per eligible prescription - 60% of charge
Physiotherapy	2	\$350 per person	Initial visit - 60% of charge Subsequent visit - 60% of charge
Chiropractic	2	\$300 per person (combined limit for chiropractic & osteopathy)	Initial visit - 60% of charge Subsequent visit - 60% of charge
Podiatry	2	\$250 per person (combined limit for podiatry & orthotics (podiatric orthoses))	Initial visit - 60% of charge Subsequent visit - 60% of charge
Hearing aids	36	\$800 per person 2 appliance(s) every 5 years	Hearing aid - 60% of charge
Eye therapy (orthoptics)	2	\$200 per person	Initial visit - 60% of charge 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 Subsequent visit - 60% of charge

Preventative Tests - \$200 limit per person per calendar year (waiting period 6 months): 60% back on preventative health test e.g. thin prep, bone density testing, bowel screening (service limits apply). Advanced Health Aids - \$300 limit per person per calendar year (waiting period 12 months): 60% back on health aids e.g. walking frame, compression garments, hip protector (service limits apply). 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/89>

### 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/89>

### 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.