

Private Health Information Statement - General treatment policy

Qantas Basic Extras

Qantas Insurance

<https://www.qantasinsurance.com/health>

13 49 60

Underwritten by nib Health Funds Ltd.

Monthly Premium

\$53.17 #

(before any rebate or insurer discount)

Covers only one person

Available in Queensland

# 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.

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://insurance.qantas.com/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 policy<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 policy<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 policy                                                   | Single vision lenses & frames - 60% of charge<br>Multi-focal lenses & frames - 60% of charge                     |
| Non PBS pharmaceuticals | 2                       | \$100 per policy                                                   | Per eligible prescription - 60% of charge                                                                        |
| Physiotherapy           | 2                       | \$350 per policy                                                   | Initial visit - 60% of charge<br>Subsequent visit - 60% of charge                                                |
| Remedial massage        | 2                       | \$100 per policy                                                   | Initial visit - 60% of charge                                                                                    |

For Preventative dental service limits apply.

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

|                                                                                                           |                                                                                                  |                                                                                                                                |
|-----------------------------------------------------------------------------------------------------------|--------------------------------------------------------------------------------------------------|--------------------------------------------------------------------------------------------------------------------------------|
|  Acupuncture            |  Hearing aids |  Psychology                                 |
|  Blood glucose monitors |  Orthodontic  |  Other treatments - check with your insurer |
|  Chiropractic           |  Podiatry     |                                                                                                                                |

Other features of this general treatment cover

The Extras that people use most. 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/106>

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/106>

#### 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.