Private Health Information Statement - General treatment policy

Qantas Family Extras

Qantas Insurance	*Monthly Premium*	Covers 2 adults (and no-one else)
https://www.qantasinsurance.com/health 13 49 60 Underwritten by nib Health Funds Ltd.	*$157.31 #* (before any rebate or insurer discount)	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 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
Orthodontic	12	$600 per person $1,500 lifetime limit	Braces for upper & lower teeth, including removal plus fitting of retainer - 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	$150 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	$200 per person (combined limit for podiatry & orthotics (podiatric orthoses))	Initial visit - 60% of charge Subsequent visit - 60% of charge
Acupuncture	2	$150 per person (combined limit for acupuncture, remedial massage, chinese medicine & other services - **Sub-limits apply**)	Initial visit - 60% of charge Subsequent visit - 60% of charge
Remedial massage	2		Initial visit - 60% of charge Subsequent visit - 60% of charge
Ante-natal/Post-natal classes	2	$200 per person	Initial visit - 100% of charge Subsequent visit - 100% of charge
Chinese medicine	2	Combined limit - see Acupuncture	Initial visit - 60% of charge Subsequent visit - 60% of charge
Occupational therapy	2	$300 per person	Initial visit - 60% of charge Subsequent visit - 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

Speech therapy	2	$350 per person	Initial visit - 60% of charge Subsequent visit - 60% of charge

Preventative Tests - $100 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). Family Health aids - $250 limit per person per calendar year (waiting period 12 months): 60% back on health aids e.g. spacer, peak flow meter, nebuliser, Irlen lens. (service limits apply) Myotherapy - $150 combined limit with acupuncture, remedial massage and Chinese herbalism per person per calendar year (waiting period 2 months). For Preventative dental service limits apply.

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

✗ Blood glucose monitors	✗ Psychology
✗ Hearing aids	✗ Other treatments - check with your insurer

Other features of this general treatment cover

The Extras people use most, with Extras your family needs now, with the peace of mind that you're covered as your family grows. 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 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/112

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/112

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.