

Private Health Information Statement - General treatment policy

Corporate Basic Extras

nib Health Funds Ltd.

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

13 14 63

Monthly Premium

\$87.33 #

(before any rebate or insurer discount)

Covers one adult & dependants (2 or more people, only one of whom is an adult)

Available in Victoria

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.

Available to employees/members of organisations with arrangements with this health insurer

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	0	\$450 per person (no limit on preventative dental)	Periodic oral examination - 65% of charge Scale & clean - 65% of charge Fluoride treatment - 65% of charge
Major dental	12	\$450 per person (combined limit for major dental & endodontic)	Surgical tooth extraction - 65% of charge Full crown veneered - 65% of charge
Endodontic	12		Filling of one root canal - 65% of charge
Optical	0	\$200 per person	Single vision lenses & frames - 65% of charge Multi-focal lenses & frames - 65% of charge
Non PBS pharmaceuticals	0	\$150 per person	Per eligible prescription - 65% of charge
Physiotherapy	0	\$400 per person (combined limit for physiotherapy, chiropractic, exercise physiology & osteopathy)	Initial visit - 65% of charge Subsequent visit - 65% of charge
Chiropractic	0		Initial visit - 65% of charge Subsequent visit - 65% of charge
Exercise physiology	0		Initial visit - 65% of charge Subsequent visit - 65% of charge
Osteopathy	0		Initial visit - 65% of charge Subsequent visit - 65% of charge

For Preventative dental service limits apply.

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

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

Other features of this general treatment cover

Cover for commonly used extras services. 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

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PolicyID: NIB/153/VI0B1D

Date statement issued: 01 April 2026

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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/145>

Ambulance cover

In Victoria 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/145>

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.