

Private Health Information Statement - General treatment policy

Qantas Insurance

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

13 49 60

Underwritten by nib Health Funds Ltd.

Monthly Premium

\$116.64 #

(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	\$700 per policy (no limit on preventative dental)	Periodic oral examination - 65% of charge Scale & clean - 65% of charge Fluoride treatment - 65% of charge
Major dental	12	\$1,000 per policy (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	6	\$250 per policy	Single vision lenses & frames - 65% of charge Multi-focal lenses & frames - 65% of charge
Non PBS pharmaceuticals	2	\$100 per policy	Per eligible prescription - 65% of charge
Physiotherapy	2	\$750 per policy (combined limit for physiotherapy, chiropractic & osteopathy)	Initial visit - 65% of charge Subsequent visit - 65% of charge
Chiropractic	2		Initial visit - 65% of charge Subsequent visit - 65% of charge
Podiatry	2	\$250 per policy (combined limit for podiatry & orthotics (podiatric orthoses))	Initial visit - 65% of charge Subsequent visit - 65% of charge
Psychology	2	\$300 per policy	Initial visit - 65% of charge Subsequent visit - 65% of charge
Acupuncture	2	\$400 per policy (combined limit for acupuncture, remedial massage, chinese medicine & other services - Sub-limits apply)	Initial visit - 65% of charge Subsequent visit - 65% of charge
Remedial massage	2		Initial visit - 65% of charge Subsequent visit - 65% of charge
Chinese medicine	2		Initial visit - 65% of charge
Dietetics/dietary advice	2	\$300 per policy	Initial visit - 65% of charge Subsequent visit - 65% of charge
Exercise physiology	2	\$150 per policy	Initial visit - 65% of charge Subsequent visit - 65% of charge
Health management / Healthy lifestyle	6	\$200 per policy	Health management - 65% of charge
Occupational therapy	2	\$200 per policy	Initial visit - 65% of charge
Orthotics (podiatric orthoses)	2	Combined limit - see Podiatry	Orthotics supply & fit - 65% of charge

Osteopathy	2	Combined limit - see Physiotherapy	Initial visit - 65% of charge Subsequent visit - 65% of charge
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Preventative Tests - \$100 limit per person per calendar year (waiting period 6 months): 65% back on preventative health test e.g. thin prep, bone density testing, bowel screening (service limits apply). Myotherapy - \$400 combined limit with acupuncture, remedial massage and Chinese herbalism per person per calendar year (waiting period 2 months). Wellbeing health aids - \$300 limit per person per calendar year (waiting period 12 months): 65% back on health aids e.g. knee braces, shoulder braces, splints (service limits apply). Healthy Lifestyle includes approved weight management, quit smoking and health management programs (gym, personal trainer) and more. Psychology has a sublimit of \$150 for Digital Cognitive Behavioural Therapy (CBT). For Preventative dental service limits apply.

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

X Blood glucose monitors	X Orthodontic
X Hearing aids	X Other treatments - check with your insurer

Other features of this general treatment cover

An Extras product designed for those with an active lifestyle. 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/176>

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/176>

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.