

Private Health Information Statement - General treatment policy

Basic Extras

nib Health Funds Ltd.

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

13 14 63

Monthly Premium

\$71.34 #

(before any rebate or insurer discount)

Covers two adults & dependants (3 or more people, only 2 of whom are adults)

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.

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

Note, for items marked with an asterisk *: General dental is separated into two limits as follows: 1. annual limit of \$200 per person for preventative dental services (capped at \$400 per policy) entitling the member to 100% back up to \$200 on preventative dental services incl. selected examinations, scale & cleans and fluoride treatments. 2. annual limit of \$250 per person for general dental services (capped at \$500 per policy) entitling the member to 50% back up to \$250 on general dental services including fillings, basic extractions and x-rays. Please refer to fact sheet for further details.

Treatment	Waiting period (months)	Benefit limits (per 12 months unless otherwise stated)	Examples of maximum benefits
General dental*	2	\$450 per person up to \$900 per policy (Sub-limits apply)	Periodic oral examination - 100% of charge Scale & clean - 100% of charge Fluoride treatment - 100% of charge Surgical tooth extraction - 50% of charge
Optical	6	\$150 per person up to \$300 per policy	Single vision lenses & frames - 100% of charge
Physiotherapy	2	\$200 per person up to \$400 per policy (combined limit for physiotherapy & psychology)	Initial visit - 50% of charge Subsequent visit - 50% of charge
Psychology	2		Initial visit - 50% of charge Subsequent visit - 50% of charge

Psychology has \$150 sublimit for Digital Cognitive Behavioural Therapy (CBT). For Preventative dental service limits apply.

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

 Acupuncture	 Hearing aids	 Podiatry
 Blood glucose monitors	 Major dental	 Remedial massage
 Chiropractic	 Non PBS pharmaceuticals	 Other treatments - check with your insurer
 Endodontic	 Orthodontic	

Other features of this general treatment cover

Cover the basics with 100% back on select services up to your annual limit. 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

PrivateHealth.gov.au

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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/201>

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.