

## Private Health Information Statement - General treatment policy

### Advantage Extras

nib Health Funds Ltd.

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

13 14 63

**Monthly Premium**

**\$319.58<sup>#</sup>**

(before any rebate or insurer discount)

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

Available in Victoria

<sup>#</sup> 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, students up to and including the age of 30 and non-students up to and including the age of 30, as well as persons with a disability who qualify as a child, student or non-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

| Treatment                     | Waiting period (months) | Benefit limits (per 12 months unless otherwise stated)                                  | Examples of maximum benefits   |
|-------------------------------|-------------------------|---|--|
| General dental                | 2                       | \$700 per person  | Periodic oral examination - 70% of charge<br>Scale & clean - 70% of charge<br>Fluoride treatment - 70% of charge |
| Major dental                  | 12                      | \$1,000 per person<br>(combined limit for major dental & endodontic)                    | Surgical tooth extraction - 70% of charge<br>Full crown veneered - 70% of charge                                 |
| Endodontic                    | 12                      |   | Filling of one root canal - 70% of charge  |
| Orthodontic                   | 12                      | \$700 per person<br>\$2,100 lifetime limit  | Braces for upper & lower teeth, including removal plus fitting of retainer - 70% of charge                       |
| Optical                       | 6                       | \$250 per person  | Single vision lenses & frames - 70% of charge<br>Multi-focal lenses & frames - 70% of charge                     |
| Non PBS pharmaceuticals       | 2                       | \$300 per person  | Per eligible prescription - 70% of charge  |
| Physiotherapy                 | 2                       | \$500 per person<br>(combined limit for physiotherapy & exercise physiology)            | Initial visit - 70% of charge<br>Subsequent visit - 70% of charge  |
| Chiropractic                  | 2                       | \$300 per person<br>(combined limit for chiropractic & osteopathy)                      | Initial visit - 70% of charge<br>Subsequent visit - 70% of charge  |
| Podiatry                      | 2                       | \$200 per person<br>(combined limit for podiatry & orthotics (podiatric orthoses))      | Initial visit - 70% of charge<br>Subsequent visit - 70% of charge  |
| Psychology                    | 2                       | \$300 per person  | Initial visit - 70% of charge<br>Subsequent visit - 70% of charge  |
| Acupuncture                   | 2                       | \$250 per person<br>(combined limit for acupuncture, chinese medicine & other services) | Initial visit - 70% of charge<br>Subsequent visit - 70% of charge  |
| Remedial massage              | 2                       | \$200 per person  | Initial visit - 70% of charge<br>Subsequent visit - 70% of charge  |
| Ante-natal/Post-natal classes | 2                       | \$200 per person  | Initial visit - 70% of charge<br>Subsequent visit - 70% of charge  |
| Chinese medicine              | 2                       | Combined limit - see Acupuncture  | Initial visit - 70% of charge<br>Subsequent visit - 70% of charge  |

|   |   |                                    |   |
|---|---|------------------------------------|---|
| Dietetics/dietary advice  | 2 | \$250 per person                   | Initial visit - 70% of charge<br>Subsequent visit - 70% of charge |
| Exercise physiology   | 2 | Combined limit - see Physiotherapy | Initial visit - 70% of charge<br>Subsequent visit - 70% of charge |
| Health management / Healthy lifestyle   | 6 | \$150 per person                   | Health management - 70% of charge                                 |
| Occupational therapy  | 2 | \$250 per person                   | Initial visit - 70% of charge<br>Subsequent visit - 70% of charge |
| Orthotics (podiatric orthoses)  | 2 | Combined limit - see Podiatry      | Orthotics supply & fit - 70% of charge                            |
| Osteopathy  | 2 | Combined limit - see Chiropractic  | Initial visit - 70% of charge<br>Subsequent visit - 70% of charge |
| Speech therapy  | 2 | \$250 per person                   | Initial visit - 70% of charge<br>Subsequent visit - 70% of charge |
| Myotherapy - \$250 combined limit with Acupuncture and Chinese herbalism per person per calendar year (waiting period 2 months). 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). Non-PBS pharmaceuticals have a sub limit of \$150 for Weight Management Medication. |   |                                    |   |

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

|                                 |                       |   |
|---------------------------------|-----------------------|---|
| <b>X</b> Blood glucose monitors | <b>X</b> Hearing aids | <b>X</b> Other treatments - check with your insurer |
|---------------------------------|-----------------------|---|

For further information about this policy see

<https://my.nib.com.au/product-collateral/542>

## 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/542>

## 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.