Private Health Information Statement - General treatment policy

Real Top Extras

Real Health Insurance	*Monthly Premium*	Covers two adults & dependants (3 or more people, only 2 of whom are adults)
https://www.nib.com.au 13 14 63 Underwritten by nib Health Funds Ltd.	*$297.42 #* (before any rebate or insurer discount)	Available in Western Australia

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 nib's First Choice providers, you will 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	$1,000 per person	Periodic oral examination - 70% of charge Scale & clean - 70% of charge Fluoride treatment - 70% of charge
Major dental	12	$1,000 per person (combined limit for major dental & endodontic)	Surgical tooth extraction - 70% of charge Full crown veneered - 70% of charge
Endodontic	12		Filling of one root canal - 70% of charge
Orthodontic	12	$800 per person $2,500 lifetime limit	Braces for upper & lower teeth, including removal plus fitting of retainer - 70% of charge
Optical	6	$300 per person	Single vision lenses & frames - 70% of charge Multi-focal lenses & frames - 70% of charge
Non PBS pharmaceuticals	2	$500 per person	Per eligible prescription - 70% of charge
Physiotherapy	2	$500 per person (combined limit for physiotherapy & other services)	Initial visit - 70% of charge Subsequent visit - 70% of charge
Chiropractic	2	$400 per person (combined limit for chiropractic, osteopathy & other services)	Initial visit - 70% of charge Subsequent visit - 70% of charge
Podiatry	2	$400 per person (combined limit for podiatry, orthotics (podiatric orthoses) & other services)	Initial visit - 70% of charge Subsequent visit - 70% of charge
Psychology	2	$400 per person	Initial visit - 70% of charge Subsequent visit - 70% of charge
Acupuncture	2	$400 per person (combined limit for acupuncture, remedial massage, chinese medicine & other services - **Sub-limits apply**)	Initial visit - 70% of charge Subsequent visit - 70% of charge
Remedial massage	2		Initial visit - 70% of charge Subsequent visit - 70% of charge
Hearing aids	36	$1,200 per person 2 appliance(s) every 5 years (combined limit for hearing aids & other services)	Hearing aid - 70% of charge
Blood glucose monitors	12	$400 per person 1 appliance(s) every 1 year (combined limit for blood glucose monitors & other services)	Per monitor - 70% of charge

Ante-natal/Post-natal classes*	2	$250 per person	Initial visit - 100% of charge Subsequent visit - 100% of charge
Chinese medicine	2	Combined limit - see Acupuncture	Initial visit - 70% of charge Subsequent visit - 70% of charge
Dietetics/dietary advice	2	$350 per person	Initial visit - 70% of charge Subsequent visit - 70% of charge
Exercise physiology	2	$300 per person	Initial visit - 70% of charge Subsequent visit - 70% of charge
Eye therapy (orthoptics)	2	$200 per person	Initial visit - 70% of charge Subsequent visit - 70% of charge
Health management / Healthy lifestyle	6	$200 per person	Health management - 70% of charge
Home nursing	2	$200 per person	Initial visit - 70% of charge Subsequent visit - 70% of charge
Occupational therapy	2	$300 per person	Initial visit - 70% of charge 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 Subsequent visit - 70% of charge
Speech therapy	2	$300 per person	Initial visit - 70% of charge Subsequent visit - 70% of charge

Preventative Tests ($200) e.g. thin prep, bone density testing, bowel screening (Service limits apply). Health Aids ($400) e.g. spacer, peak flow meter, nebuliser, Irlen lens. Myotherapy: combined limit of $400 with acupuncture, remedial massage and chinese herbalism. Healthier Lifestyle includes nib 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).

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

✗ Other treatments - check with your insurer

For further information about this policy see

https://my.nib.com.au/product-collateral/526

Ambulance cover

In Western Australia 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/526

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.