

Private Health Information Statement - General treatment policy

Qantas Starter Extras

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| Qantas Insurance https://www.qantasinsurance.com/health 13 49 60 Underwritten by nib Health Funds Ltd. | Monthly Premium \$83.42 # (before any rebate or insurer discount) | Covers 2 adults (and no-one else) Available in Tasmania |
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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 | \$250 per person (no limit on preventative dental) | Periodic oral examination - 60% of charge Scale & clean - 60% of charge Fluoride treatment - 60% of charge |
| Optical | 6 | \$150 per person | Single vision lenses & frames - 60% of charge Multi-focal lenses & frames - 60% of charge |
| Physiotherapy | 2 | \$200 per person | Initial visit - 60% of charge Subsequent visit - 60% of charge |
| Remedial massage | 2 | \$100 per person | Initial visit - 60% of charge |

Service limits apply for Preventative dental.

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

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

Other features of this general treatment cover

The Extras that people use most. 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://www.nib.com.au/docs/nib359121>

Ambulance cover

Ambulance cover is provided by the State government for residents of Tasmania. This may include cover whilst interstate, except for South Australia and Queensland where no cover applies. In other states please check with Ambulance Tasmania - https://www.health.tas.gov.au/ambulance/fees_and_accounts.

Other features of this ambulance cover

Emergency ambulance costs are covered by the state government for residents of Tasmania.

For further information about this policy see

<https://www.nib.com.au/docs/nib359121>

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.