

## Private Health Information Statement - General treatment policy

### Apia Classic Extras

**Apia Health Insurance**  
<https://www.apia.com.au/health>  
13 50 50  
Underwritten by nib Health Funds Ltd.

**Monthly Premium**  
**\$188.17<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 Tasmania**

<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 31 and non-students up to and including the age of 31, 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<br>(no limit on preventative dental)                | Periodic oral examination - 60% of charge<br>Scale & clean - 60% of charge<br>Fluoride treatment - 60% of charge |
| Major dental   | 12                      | \$1,300 per person<br>(combined limit for major dental & endodontic) | Surgical tooth extraction - 60% of charge<br>Full crown veneered - 60% of charge                                 |
| Endodontic     | 12                      |                                                                      | Filling of one root canal - 60% of charge                                                                        |
| Optical        | 6                       | \$300 per person                                                     | Single vision lenses & frames - 60% of charge<br>Multi-focal lenses & frames - 60% of charge                     |
| Physiotherapy  | 2                       | \$450 per person                                                     | Initial visit - 60% of charge<br>Subsequent visit - 60% of charge                                                |

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

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

### Other features of this general treatment cover

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/88>

### 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](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://my.nib.com.au/product-collateral/88>

#### [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.