

## Premium Extras

# 65% BACK

of the cost to you  
up to your annual limit

### What's Covered

Extras are services usually provided outside of a hospital. Medicare does not generally cover these services, so we help you pay for them.

Receive 65% of the cost back (up to the annual limit and after waiting periods have been served) on:

- ✓ The cost of the consultation
- ✓ The cost of health appliances listed on this policy. Ask nib about specific restrictions and replacements.

Our members have the choice to use any provider with professional qualifications recognised by nib. Please read the Policy Booklet for more information on nib Recognised Providers.

## Premium Extras

Extras cover for services you can use everyday to stay healthy.

Extras Covered	Annual Limit <sup>1</sup>	Maximum amount claimable per person in a calendar year	Waiting Period	Applies if you are new to health insurance or if you have recently increased your level of Extras cover
<b>General dental treatment</b> E.g. oral examination, scale and clean, fillings, basic extractions	\$600		2 months	
<b>Major dental treatment</b> Includes root canal therapy, gum disease, crowns and bridges, implants, dentures, oral surgery	\$1,000		12 months	
<b>Orthodontia</b> E.g. braces	\$300 (increasing by \$100 per calendar year to a lifetime limit of \$1,500)		12 months	
<b>Optical appliances</b> E.g. frames, lenses, contact lenses	\$300		6 months	
<b>Physiotherapy</b> Includes group physiotherapy <b>Chiropractic</b> <b>Osteopathy</b> <b>Exercise physiology</b> Includes group exercise physiology	\$500		2 months	
<b>Ambulance</b> Emergency ambulance transport paid at 100% of the cost <sup>2</sup>	No limit		1 day	

<sup>1</sup> Total benefits claimable for each service capped at 4 times the per person annual limit for single parent/family policies.

<sup>2</sup> Excludes residents of QLD and TAS who have ambulance services provided by their State ambulance schemes.

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<b>Natural therapies</b> (consultations only) Remedial massage, acupuncture, Chinese herbalism and myotherapy	\$250		2 months	
<b>Healthier lifestyle benefit</b> nib approved weight management, quit smoking and health management programs, preventative health tests	\$200		6 months	
<b>Hearing aids/Artificial aids/Foot orthotics</b> (appliance limits apply) Ask nib about details of specific restrictions and replacements. Waiting periods determined by type of aid	\$400		2-36 months	
<b>Psychology</b> No benefits for tests, assessments or couple/group sessions	\$300		2 months	
<b>Pharmaceutical prescriptions</b> A benefit is paid after an amount equal to the maximum PBS charge has been deducted. Benefits do not apply to prescriptions dispensed to hospital inpatients	\$400		2 months	
<b>Other therapies</b> Speech therapy, podiatry consultations, orthoptics (eye therapy), dietary, home nursing, occupational therapy  <b>Antenatal classes &amp; postnatal services</b> (by a midwife in a private practice) 100% back for antenatal classes & postnatal services in a private practice, up to your annual limits	\$400		2 months	

<sup>1</sup> Total benefits claimable for each service capped at 4 times the per person annual limit for single parent/family policies.

### It pays to review your cover regularly

Your life is constantly changing. So, you should remember to review your health cover at least once a year to make sure it doesn't reflect the old you. We make reviewing and updating your cover quick and easy.

Simply visit  
**nib.com.au** or  
call nib on **13 14 63**