

Core, Family and Young at Heart Extras

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 60% 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.

Core Extras

The Extras that people use most.

Extras Covered	Annual Limit	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
Preventative dental treatment Includes selected examinations, scale and cleans and fluoride treatments	No limit		2 months	
General dental treatment E.g. fillings, basic extractions, x-rays	\$600		2 months	
Major dental treatment Includes root canal therapy, crowns, bridges, dentures, oral surgery	\$600		12 months	
Optical appliances (appliance limits apply) E.g. prescription glasses and contact lenses (excludes coating, tinting or hardening)	\$250		6 months	
Physiotherapy	\$350		2 months	
Ambulance Emergency ambulance transport paid at 100% of the cost [^]	No limit		1 day	

[^] Excludes residents of QLD and TAS who have ambulance services provided by their State ambulance schemes.

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Family and Young at Heart Extras

The Extras your family needs combined with the services you may need as you grow older.

Extras Covered	Annual Limit <small>Maximum amount claimable per person in a calendar year</small>	Waiting Period <small>Applies if you are new to health insurance or if you have recently increased your level of Extras cover</small>
Orthodontia	Starting limit of \$350 (increasing by \$100 per calendar year to a lifetime limit of \$1,500)	12 months
Speech pathology (Speech therapy)	\$350	2 months
Podiatry (consultations only) Foot orthotics (appliance limits apply)	\$400	2 months
Dietary advice	\$300	2 months
Occupational therapy	\$300	2 months
Antenatal classes & postnatal services Antenatal classes and postnatal services paid at 100% of the cost, up to the annual limit	\$200	2 months
Pharmaceutical prescriptions Benefits only payable for non PBS items. Benefits do not apply to prescriptions dispensed to hospital inpatients	\$400	2 months
Hearing aids (appliance limits apply)	\$500	36 months
Family health aids (appliance limits apply) Nebuliser, Irlen lens, peak flow meter, spacers	\$250	12 months
Young at Heart health aids (appliance limits apply) Surgical stockings, CPAP machine, CPAP parts, pressure garment, walking frame, blood pressure monitor, hip protector, blood coagulation device, erectile dysfunction pump, low vision aid	\$250	12 months
Preventative tests (service limits apply) Thin prep, bone density tests, bowel screening	\$200	6 months

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**