

## Core, Wellbeing 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 <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>
<b>Preventative dental treatment</b> Includes selected examinations, scale and cleans and fluoride treatments	No limit	2 months
<b>General dental treatment</b> E.g. fillings, basic extractions, x-rays	\$600	2 months
<b>Major dental treatment</b> Includes root canal therapy, crowns, bridges, dentures, oral surgery	\$600	12 months
<b>Optical appliances</b> (appliance limits apply) E.g. prescription glasses and contact lenses	\$250	6 months
<b>Physiotherapy</b>	\$350	2 months
<b>Ambulance</b> Emergency ambulance transport paid at 100% of the cost <sup>^</sup>	No limit	1 day

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

## Core, Wellbeing and Young at Heart Extras

### Wellbeing and Young at Heart Extras

The Extras services to help look after your overall health and wellbeing combined with the services you may need as you grow older.

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
<b>Chiropractic</b> <b>Osteopathy</b>		\$300	2 months	
<b>Natural therapies</b> (consultations only) Remedial massage, acupuncture, Chinese herbalism and myotherapy		\$300 (remedial massage limited to \$150)	2 months	
<b>Podiatry</b> (consultations only) <b>Foot orthotics</b> (appliance limits apply)		\$200	2 months	
<b>Dietary advice</b>		\$600	2 months	
<b>Pharmaceutical prescriptions</b> Benefits only payable for non PBS items. Benefits do not apply to prescriptions dispensed to hospital inpatients		\$400	2 months	
<b>Psychology</b>		\$300	2 months	
<b>Hearing aids</b> (appliance limits apply)		\$500	36 months	
<b>Young at Heart health aids</b> (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	
<b>Wellbeing health aids</b> (appliance limits apply) Ankle-foot orthoses/knee-ankle-foot orthoses, knee brace, hip orthosis, joint fluid replacements, shoulder brace, splint/orthosis for finger, hand, wrist, arm and elbow		\$250	12 months	
<b>Healthier lifestyle benefit</b> nib approved weight management, quit smoking and health management programs (gym, personal trainer)		\$150	6 months	
<b>Preventative tests</b> (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**