nib Your Extras Cover

Core Extras

60% 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 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 & 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.

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**