Your Extras Cover

Core Boost, 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 service limits, 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.

60%
back

of the cost to you up to your annual limit

Core Extras Boost

The Extras that people use most, with higher annual limits

Extras Covered	Annual Limit	Waiting Period
	Maximum amount claimable per person in a calendar year	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, fluoride treatments and x-rays	**No annual limit, service limits apply**[1]	**2 months**
General dental treatment E.g. fillings, basic extractions	**$700**	**2 months**
Major dental treatment Includes root canal therapy, crowns, bridges, dentures, oral surgery	**$1,000**	**12 months**
Optical appliances (appliance limits apply) E.g. prescription glasses and contact lenses (excludes coating, tinting or hardening)	**$300**	**6 months**
Physiotherapy	**$450**	**2 months**
Ambulance Emergency ambulance transport paid at 100% of the cost[2]	**No limit**	**1 day**

1 A service limit restriction means there's a cap on how often you can claim for certain treatment in a calendar year or across calendar years.
2 Excludes residents of QLD and TAS who have ambulance services provided by their State ambulance schemes.

This product information is correct as at 2 June 2025 and intended as a summary only.
It should be read in conjunction with the Policy Booklet.

Your Extras Cover

Core Boost, Family and Young at Heart Extras

60% back

of the cost to you up to your annual limit

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	Waiting Period
	Maximum amount claimable per person in a calendar year	Applies if you are new to health insurance or if you have recently increased your level of Extras cover
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 on **13 14 63**

This product information is correct as at 2 June 2025 and intended as a summary only. It should be read in conjunction with the Policy Booklet.

nib328714_02062025