Your Extras Cover

Core, Family and Wellbeing 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

The Extras that people use most.

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	**$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	**$250**	**6 months**
Physiotherapy	**$350**	**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.

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It should be read in conjunction with the Policy Booklet.

Your Extras Cover

Core, Family and Wellbeing Extras

60% back

of the cost to you up to your annual limit

Family and Wellbeing Extras

The Extras services to help look after your overall health and wellbeing.

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**
Chiropractic **Osteopathy**	**$300**	**2 months**
Natural therapies (consultations only) Remedial massage, acupuncture, Chinese herbalism and myotherapy	**$300** (remedial massage limited to **$150**)	**2 months**
Speech pathology (Speech therapy)	**$350**	**2 months**
Podiatry (consultations only) **Foot orthotics** (appliance limits apply)	**$200**	**2 months**
Dietary advice	**$300**	**2 months**
Occupational therapy	**$300**	**2 months**
Antenatal classes & postnatal services Antenatal classes & postnatal services paid at 100% of the cost, up to the annual limit	**$200**	**2 months**
Psychology	**$300** (Digital cognitive behavioural therapy **100%** back for contracted providers, up to **$150**)	**2 months**
Family health aids (appliance limits apply) Nebuliser, Irlen lens, peak flow meter, spacers	**$250**	**12 months**
Wellbeing health aids (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**
Healthier lifestyle benefit nib approved weight management, quit smoking and health management programs (gym, personal trainer)	**$150**	**6 months**
Preventative tests (service limits apply) Thin prep, bone density tests, bowel screening	**$200**	**6 months**

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