



comparethemarket.com.au™

THANKS FOR COMPARING HEALTH INSURANCE

It's a good idea to read through the following pages to learn more about this policy. If you have any questions or need more information, chat with one of our health insurance specialists by calling **1800 46 29 55**.

On the other hand, if you're ready to buy, here's what you need to do:

1. Review the enclosed policy brochure to ensure it meets your health insurance needs
2. Buy direct at **comparethemarket.com.au**; or
3. Call **1800 46 29 55** to speak to one of our Health Insurance Specialists

Thank you for not
getting muddle with
comparethameerkat.com.au
It is much appreciate!



Need assistance?
Call **1800 46 29 55**

Your Extras Cover

Top Extras

nib
it's worth it

13 14 63 nib.com.au

Extras cover is for services you can use every day to stay healthy, like going to the dentist, a visit to the physio or a new pair of glasses.

nib's Extras bundles allow you to tailor your cover to suit your needs and budget.

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.

At nib Recognised Providers you'll receive 75% of the cost back (up to the annual limit) on:

- ✓ The cost of the consultation
- ✓ The cost of health appliances listed on this policy. Ask nib about specific restrictions and replacements.

Unlike some other health funds, nib Extras benefits are not restricted to a 'preferred provider network'. Instead nib customers have the choice to use any provider with professional qualifications recognised by nib. Please consult the nib Product Disclosure Statement for more information on nib Recognised Providers.

Top Extras

For those who want the best when it comes to Extras.

75% BACK

of the cost to you up to your annual limit

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	\$1,000	2 months
Major dental treatment Includes root canal therapy, crowns, bridges, dentures, oral surgery	\$1,300	12 months
Orthodontia	Starting limit of \$800 (increasing by \$100 per calendar year to a lifetime limit of \$2,600)	12 months
Optical appliances e.g. prescription glasses and contact lenses	\$350	6 months
Physiotherapy	\$600	2 months
Exercise physiology	\$300	2 months
Ambulance Emergency and medically necessary ambulance transport paid at 100% of the cost	No limit	1 day

Changes to Top Extras. From 1 November 2013, nib is offering a new Top Extras cover. This replaces the Top Extras cover previously available. If you take out or change to nib's new Top Extras cover from 1 November 2013, you'll be able to claim back 75% of the cost of eligible services up to your annual limit. If you held Top Extras cover before 1 November 2013, your entitlements will remain the same and you will continue to be entitled to claim back 85% of the cost of eligible services up to your annual limit, for as long as you continue to hold that cover. Call us on 13 14 63 if you have any questions about our Extras covers.

Top Extras 1/2

This product information is intended as a summary only and should be read in conjunction with your Product Disclosure Statement (PDS)
Product information correct as 1 November 2013 ABN 83 000 124 381 nib328719_1013

Top Extras, cont

For those who want the best when it comes to Extras.

75% BACK

of the cost to you up to your annual limit

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>
Chiropractic Osteopathy	\$500	2 months
Natural Therapies <small>Includes remedial massage, acupuncture, naturopathy, herbalism, myotherapy and shiatsu</small>	\$400	2 months
Speech pathology (speech therapy)	\$450	2 months
Podiatry Foot orthotics <small>(appliance limits apply)</small>	\$400	2 months
Eye therapy (orthoptics)	\$200	2 months
Dietary advice	\$600	2 months
Home nursing services	\$200	2 months
Occupational therapy	\$450	2 months
Antenatal & postnatal services <small>Antenatal and postnatal services paid at 100% of the cost, up to the annual limit</small>	\$250	2 months
Pharmaceutical prescriptions <small>Benefits only payable for non PBS items. Benefits do not apply to prescriptions dispensed to hospital in-patients</small>	\$500	2 months
Psychology	\$500	2 months
Hearing aids & speech processors <small>(appliance limits apply)</small>	\$1,200	36 months
Health aids <small>(appliance limits apply)</small> <small>Nebuliser, irlen lens, peak flow meter, spacers, surgical stockings, CPAP machine, CPAP parts, pressure garment, walking frame, blood pressure monitor, hip protector</small>	\$500	12 months
Healthier lifestyle benefit <small>nib approved; weight management, quit smoking, first aid and health management programs (gym, personal trainers, yoga, pilates)</small>	\$400	6 months
Preventative tests <small>(service limits apply)</small> <small>Thin prep, bone density tests, bowel screening</small>	\$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

Top Extras 2/2

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comparethemarket.com.au™

Why **comparethemarket.com.au**?

It's simple; we're here to help you save time and money off your next household bill. One quick search with **comparethemarket.com.au** can bring you results from some of Australia's award winning insurance and utility brands, so you can compare them side-by-side. We don't mark up policies, so if you do choose to purchase a product or service, you'll only be charged the provider's premium or fee.

So whether you're looking for car insurance, home and contents insurance or perhaps a better deal on your energy bill, compare with us. Visit our website for more information.

 **HEALTH**

 **INCOME**

 **CAR**

 **ENERGY**

 **TRAVEL**

 **ROADSIDE**

 **LIFE**

 **FUEL**

 **HOME**