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# 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  
**comparethemeerkat.com.au**  
It is much appreciate!



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

# YOUNG AT HEART TOP COVER



cover for singles and couples

## EXTRAS BENEFITS

**75%** OF THE COST TO YOU UP TO THE ANNUAL LIMIT.

If you'd like a higher level of cover choose nib Young at Heart Top Cover. It has more hospital services because of less exclusions and no restrictions.

## Hospital

### INCLUSIONS examples of services covered

- ✓ Immediate treatment after an accident (see page 10 of the nib Using Your Health Cover brochure for more information)
- ✓ Heart surgery (e.g. stents, open heart surgery)
- ✓ Major joint replacement (e.g. artificial knee/hip)
- ✓ Knee, hip and shoulder investigations
- ✓ Knee and shoulder surgery (e.g. cartilage repair)
- ✓ All eye surgery (e.g. cataracts)
- ✓ Hernia surgery
- ✓ Back surgery (e.g. slipped disc)
- ✓ Digestive disorders (e.g. stomach ulcers)
- ✓ Colonoscopies & bowel surgery
- ✓ Kidney stone & gall stone removal
- ✓ Rehabilitation programs
- ✓ Renal dialysis
- ✓ Psychiatric conditions e.g. depression, eating disorders, alcohol and drug rehabilitation
- ✓ Gastric banding and obesity surgery
- ✓ Removal of teeth e.g. wisdom teeth
- ✓ Ambulance cover (see page 8 of the Young at Heart brochure for more information)

### EXCLUSIONS the services not covered

- ✗ Pregnancy and birth related services
- ✗ Infertility investigations
- ✗ Assisted reproductive services e.g. IVF
- ✗ Procedures not covered by Medicare

### Hospital Excess Options



Nil



**\$250 per admission**  
(capped at \$500 for singles/\$1000 for couples per calendar year)



**\$500 per admission**  
(capped at \$500 for singles/\$1000 for couples per calendar year)

## Extras benefits

You get <b>75%</b> of the cost back	Annual Limit (per person per calendar year)	Waiting Period
<b>General dental</b> e.g. oral examination, scale and clean, fillings, basic extractions.	\$700	2 months
<b>Major dental</b> e.g. root canal therapy, gum disease, crowns, bridges, implants, dentures, oral surgery.	\$1200	12 months
<b>Optical</b> e.g. frames, lenses, contact lenses.	\$350	6 months
<b>Physiotherapy/Chiropractic/Exercise physiology/Osteopathy</b>	\$500	2 months
<b>Natural therapies</b> (consultations only) Including acupuncture, herbalism, naturopathy, homeopathy, remedial massage, myotherapy, bowen therapy & shiatsu.	\$250	2 months
<b>Pharmaceutical prescriptions</b> Benefits paid once the maximum PBS charge has been deducted. Benefits do not apply to prescriptions dispensed to hospital inpatients.	\$600	2 months
<b>Hearing aids/Artificial aids/Orthotics</b> Ask nib for details of specific restrictions and replacements. Waiting periods determined by the type of aid.	\$1000	2-36 months
<b>Healthier lifestyle</b> nib approved weight management, quit smoking and health management programs, first aid courses, preventative health tests.	\$150	6 months
<b>Other therapies</b> Speech therapy, podiatry consultations, orthoptics (eye therapy), dietary, home nursing, occupational therapy.	\$400	2 months

This fact sheet must be read in conjunction with the **nib Using Your Health Cover Guide**.

**Please note:** Hospital services shown are examples only and intended to be used as a guide. Some procedures, drugs, surgical items and other items may not be covered by nib. Always check with nib as soon as you learn you need to go to hospital. We'll confirm if you are covered and let you know the best ways to reduce potential out-of-pocket expenses. Information is correct as at June 2012.

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## 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**