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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  
**comparethameerkat.com.au**  
It is much appreciate!



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

# Your Extras Cover

## Core and Wellbeing 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 60% 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.

### Core Extras

The Extras that people use most.

**60% 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)
<b>Preventative dental treatment</b> Includes selected examinations, scale & cleans and fluoride treatments	<b>No limit</b>	<b>2 months</b>
<b>General dental treatment</b> e.g. fillings, basic extractions, x-rays	<b>\$600</b>	<b>2 months</b>
<b>Major dental treatment</b> Includes root canal therapy, crowns, bridges, dentures, oral surgery	<b>\$600</b>	<b>12 months</b>
<b>Optical appliances</b> e.g. prescription glasses and contact lenses	<b>\$250</b>	<b>6 months</b>
<b>Physiotherapy</b>	<b>\$350</b>	<b>2 months</b>
<b>Ambulance</b> Emergency and medically necessary ambulance transport paid at 100% of the cost	<b>No limit</b>	<b>1 day</b>

Core and Wellbeing 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 4 March 2013 ABN 83 000 124 381 nib328711\_0213

## + Wellbeing Extras

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

# 60% 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)
<b>Chiropractic Osteopathy</b>	<b>\$300</b>	<b>2 months</b>
<b>Natural therapies</b> <small>Includes remedial massage, acupuncture, naturopathy, herbalism, myotherapy and shiatsu</small>	<b>\$400</b>	<b>2 months</b>
<b>Dietary advice</b>	<b>\$300</b>	<b>2 months</b>
<b>Psychology</b>	<b>\$300</b>	<b>2 months</b>
<b>Wellbeing health aids</b> <small>Includes knee/ankle/foot orthoses, knee brace, hip orthosis, joint fluid replacements, shoulder brace, splint/orthosis for finger, hand, wrist, arm &amp; elbow</small>	<b>\$250</b>	<b>12 months</b>
<b>Healthier lifestyle benefit</b> <small>nib approved; weight management, quit smoking, first aid and health management programs (gym, personal trainers, yoga, pilates)</small>	<b>\$400</b>	<b>6 months</b>
<b>Preventative tests</b> <small>Including thin prep, bone density tests, bowel screening</small>	<b>\$100</b>	<b>6 months</b>

## 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**

Core and Wellbeing 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**