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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**



If you're looking to take out cover for the first time, Kickstarter could help you avoid paying extra tax.

- ✓ Meets requirements for Lifetime Health Cover loading and Medicare Levy Surcharge
- ✓ Hospital cover for accidents plus cover for emergency ambulance
- ✓ 50% back on Extras

## Hospital excess

A hospital excess is the amount you pay towards the cost of a hospital stay before any benefits are payable by nib. You only pay an excess if you or someone on your policy goes to hospital. Each adult on the policy will only pay one excess per calendar year if they go to hospital, no matter how many admissions they may need in a year.

Please note: If you are switching hospital covers your previous level of excess may apply for up to 12 months for pre-existing conditions. Refer to the Policy Booklet for more information.

**Hospital excess  
on this cover**

**\$500**  
per person  
per calendar year

## What's covered In-Hospital

When you're admitted as a private patient to any nib Agreement Private Hospital or public hospital as a result of an accident, you're covered for the following things on Kickstarter cover:

- ✓ Medical treatment not requiring surgery, investigative procedures and surgeries
- ✓ Government approved prosthetic devices
- ✓ Allied health services (e.g. physiotherapy, occupational therapy)
- ✓ Day surgery
- ✓ Overnight accommodation (private room where available)
- ✓ Special care unit accommodation (e.g. intensive care)
- ✓ Operating theatre fees
- ✓ Doctors' surgical fees and in-hospital consultations
- ✓ Prescription medication required for specific treatment when in hospital
- ✓ Ward-drugs and sundry medical supplies (e.g. bandages, painkillers)
- ✓ Nursing care
- ✓ Patient meals

Out-of-pocket expenses may apply to these services. Refer to the Policy Booklet for more information.

## Hospital continued

## Included Services

The ONLY hospital procedures covered on Kickstarter.

<b>Accidental Injury Benefit</b>	<p><b>What's covered</b></p> <ul style="list-style-type: none"> <li>■ Immediate and necessary hospital treatment as an admitted patient required as a result of an accident* This requires treatment to be sought within 24 hours after the accident at a hospital Emergency Department to receive benefits in-line with our best level of hospital cover for the next 90 days</li> </ul> <p><b>What's not covered</b></p> <ul style="list-style-type: none"> <li>■ Cover for an accident where the customer did not seek treatment within 24 hours at a hospital Emergency Department</li> <li>■ Treatment for an accident where the patient is not admitted into hospital</li> <li>■ Any hospital treatment relating to an accident that is required after 90 days of the initial hospital Emergency Department visit</li> <li>■ Consults at an Emergency Department (including Private Hospital emergency room fees)</li> </ul>
<b>Emergency Ambulance</b>	<p><b>What's covered</b></p> <ul style="list-style-type: none"> <li>■ Emergency Ambulance transport to hospital provided by a State or Territory Ambulance Service paid at 100% of the cost anywhere in Australia</li> <li>■ Emergency Ambulance call out fees (where the customer is treated at the scene by paramedics and it is determined that transport to hospital is not required)</li> <li>■ Transport between hospitals when the transfer is required as a result of the existing hospital not specialising in the treatment required</li> </ul> <p><b>What's not covered</b></p> <ul style="list-style-type: none"> <li>■ Private Ambulance services</li> <li>■ Residents of Queensland and Tasmania who have Ambulance services provided by their State Ambulance Schemes</li> <li>■ Pension and health care card holders who have Ambulance services provided by State Ambulance Schemes</li> <li>■ Non emergency Ambulance transport</li> <li>■ Transport from hospital to your home, for example if you are unable to make your own way home from hospital after treatment</li> <li>■ Transport between hospitals unless the transfer is required as a result of the existing hospital not specialising in the treatment required</li> </ul>

\*"Accident" means an event leading to bodily injury caused solely and directly by violent, accidental, external and visible means and resulting solely, directly and independently of any other cause. It may be necessary to provide evidence to nib that you sought treatment at a hospital Emergency Department within 24 hours of the accident. Refer to the Policy Booklet for more information.

## Minimum Benefits Payable (MBP)<sup>~</sup> treatments

Minimum Benefits Payable (MBP) means if you're attending a private hospital, there will be significant out-of-pocket costs for the treatment. nib will only pay the minimum amount of benefits required under the Private Health Insurance Act on the following treatments:

- ✓ Palliative care
- ✓ Rehabilitation
- ✓ Psychiatric treatment

<sup>~</sup>Minimum Benefits Payable (MBP) means if you're attending a private hospital, there will be significant out-of-pocket costs for the treatment. MBP is the minimum amount of benefits that we are required to pay under the Private Health Insurance Act, to or on behalf of a customer for hospital treatment under a hospital cover. For palliative care, psychiatric treatment and rehabilitation, minimal benefits are payable if no Medicare benefit is payable for that part of the treatment. If the treatment is limited to MBP and is important to you, we recommend you consider a higher level of cover.

## Hospital continued

### Excluded Services

Unless specified under Included Services, all hospital treatment is excluded including the listed services below:

- ✗ Appendix removal
- ✗ Assisted reproductive services
- ✗ Back surgery
- ✗ Brain surgery
- ✗ Cancer treatment
- ✗ Cochlear implant surgery & bone anchored hearing devices<sup>^</sup>
- ✗ Colonoscopies
- ✗ Cosmetic surgery
- ✗ Dental surgery
- ✗ Eye treatment & surgery
- ✗ Gastrosopies
- ✗ Grommets in ears
- ✗ Gynaecological services
- ✗ Heart related procedures & surgery
- ✗ Hernia repair
- ✗ Infertility investigations
- ✗ Joint investigations
- ✗ Joint reconstructions
- ✗ Joint replacements
- ✗ Obesity surgery
- ✗ Pregnancy & birth related services
- ✗ Renal dialysis
- ✗ Stroke treatment
- ✗ Tonsils & adenoids removal
- ✗ Procedures not covered by Medicare
- ✗ All other Medicare recognised services not listed as Included Services on this policy

<sup>^</sup>Includes associated speech and sound processors including upgrades.  
If you later switch to a higher cover that includes these services, waiting periods will apply.

### Standard Waiting Periods

- Accidental injury **1 day**
- Ambulance services **1 day**
- Psychiatric, rehabilitation or palliative care services **2 months**

Waiting periods apply to customers not currently covered for these services.

This product only provides hospital cover for accidents and ambulance only and may not suit you if you need a more comprehensive level of cover.

## Kickstarter Extras

Extras are services provided outside of a hospital. Medicare does not generally cover these services, so we help you pay for them.

You'll receive 50% of the cost of consultation (up to the annual limit) at nib Recognised Providers.

**50% 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>General dental treatment</b> e.g. oral examinations, scale and cleans, fluoride treatments, fillings, basic extractions, x-rays	\$200	2 months
<b>Physiotherapy</b>	\$150	2 months
<b>Chiropractic</b> <b>Osteopathy</b>	\$150	2 months
<b>Natural therapies</b> (consultations only) Acupuncture, naturopathy, herbalism, myotherapy, shiatsu	\$100	2 months
<b>Dietary advice</b> (consultations only)	\$150	2 months
<b>Pharmaceutical prescriptions</b> Benefits only payable for non PBS items. Benefits do not apply to prescriptions dispensed to hospital in-patients.	\$100	2 months
<b>Exercise physiology</b>	\$100	2 months
<b>Preventative tests</b> (service limits apply) Thin prep, bone density tests, bowel screening	\$100	6 months

nib customers 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.

**nib**  
it's worth it

## Need help?

**Call us on 13 14 63**

Mon to Fri: 8am – 8.30pm Sat: 8am – 1pm (AEST)

**Visit** an nib Retail Centre

**Go to** [nib.com.au](http://nib.com.au)

nib health funds limited abn 83 000 124 381 Head Office 22 Honeysuckle Drive Newcastle NSW 2300



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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.

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