

Your Extras Cover

Core, Wellbeing and Young at Heart 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)
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	\$600	2 months
Major dental treatment Includes root canal therapy, crowns, bridges, dentures, oral surgery	\$600	12 months
Optical appliances e.g. prescription glasses and contact lenses	\$250	6 months
Physiotherapy	\$350	2 months
Ambulance Emergency and medically necessary ambulance transport paid at 100% of the cost	No limit	1 day

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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 nib328717_0213

+ Wellbeing and Young at Heart Extras

The Extras services to help look after your overall health and wellbeing combined with the services you may need as you grow older.

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)
Chiropractic Osteopathy	\$300	2 months
Natural therapies <small>Includes remedial massage, acupuncture, naturopathy, herbalism, myotherapy and shiatsu</small>	\$400	2 months
Podiatry Orthotics	\$200	2 months
Dietary advice	\$600	2 months
Pharmaceutical prescriptions <small>Benefits only payable for non PBS items. Benefits do not apply to prescriptions dispensed to hospital in-patients</small>	\$400	2 months
Psychology	\$300	2 months
Hearing aids	\$500	36 months
Young at heart health aids <small>Includes surgical stockings, CPAP machine, CPAP parts, pressure garment, walking frame, blood pressure monitor, hip protector, blood coagulation device, erectile dysfunction pump, macular degeneration aid</small>	\$250	12 months
Wellbeing health aids <small>Includes knee/ankle/foot orthoses, knee brace, hip orthosis, joint fluid replacements, shoulder brace, splint/orthosis for finger, hand, wrist, arm & elbow</small>	\$250	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>Including 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