

TOP COVER

For those who want total peace of mind by having the best nib cover.

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)
- ✓ Removal of teeth (including wisdom teeth)
- ✓ Knee, hip & shoulder investigations
- ✓ Knee & shoulder surgery (e.g. cartilage repair)
- ✓ Removal of tonsils
- ✓ Removal of appendix
- ✓ Hernia surgery
- ✓ Back surgery (e.g. slipped disc)
- ✓ Digestive disorders (e.g. stomach ulcers)
- ✓ Colonoscopies & bowel surgery
- ✓ Kidney stone & gall stone removal
- ✓ All eye surgery (e.g. cataracts, squints, pterygiums)
- ✓ Heart surgery (e.g. stents, open heart surgery)
- ✓ Grommets in ears
- ✓ Removal of adenoids
- ✓ Rehabilitation programs
- ✓ Pregnancy & birth related services
- ✓ Antenatal services performed by a midwife or physio in a public & private hospital

- ✓ Infertility investigations
- ✓ Assisted reproductive services (e.g. IVF)
- ✓ Psychiatric conditions (e.g. depression, eating disorders, drug & alcohol rehabilitation)
- ✓ Major joint replacement (e.g. artificial knee/hip)
- ✓ Renal dialysis
- ✓ Gastric banding & obesity surgery
- ✓ Ambulance cover (see page 27 of the nib Choosing Your Health Cover brochure for more information)

EXCLUSIONS the services not covered

- ✗ Cosmetic surgery (to enhance appearance)

Hospital Excess Options



Nil



\$250 per admission

(capped at \$500 for singles/\$1000 for couples, single parents, families per calendar year)



\$500 per admission

(capped at \$500 for singles/\$1000 for couples, single parents, families per calendar year)

You don't pay an excess for kids under 21 years of age.

Extras benefits

| You get 75% of the cost back | Annual Limit* (per person per calendar year) | Waiting Period |
|--|---|----------------|
| General dental e.g. oral examination, scale and clean, fillings, basic extractions. | \$600 | 2 months |
| Major dental e.g. root canal therapy, gum disease, crowns & bridges, implants, dentures, oral surgery. | \$1200 | 12 months |
| Orthodontia e.g. braces (increasing by \$100 per calendar year to a Lifetime Limit of \$2800). | \$500 | 12 months |
| Optical e.g. frames, lenses, contact lenses. | \$300 | 6 months |
| Physiotherapy/Exercise physiology/Chiropractic/Osteopathy | \$550 | 2 months |
| Natural therapies (consultations only) Including acupuncture, herbalism, naturopathy, homeopathy, remedial massage, myotherapy, bowen therapy & shiatsu. | \$250 | 2 months |
| Pharmaceutical prescriptions Benefits paid once the maximum PBS charge has been deducted. Benefits do not apply to prescriptions dispensed to hospital inpatients. | \$500 | 2 months |
| Psychology No benefits for tests, assessments or couple/group sessions or if a benefit has already been claimed through Medicare. | \$300 | 2 months |
| Hearing aids & artificial aids Ask nib about details of specific restrictions and replacements. Waiting periods determined by type of aid. | \$800 | 2-36 months |
| Healthier lifestyle nib approved weight management, quit smoking and health management programs, first aid courses, preventative health tests. | \$250 | 6 months |
| Other therapies Speech therapy, podiatry consultations, orthoptics (eye therapy), dietary, home nursing, occupational therapy. | \$400 | 2 months |

Antenatal & postnatal services (by a midwife in a private practice) 100% back for antenatal & postnatal services in a private practice, up to your annual limits.

*Total benefit claimable for each service capped at 4 times the per person annual limit for single parent/family policies.

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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