

JUST HOSPITAL

The highest nib hospital only cover, the best when going to a private hospital.

Overview

- ✓ Ambulance cover (refer to your corporate extranet for more information)
- ✓ Could help you save tax (see page 31 of the nib Using Your Health Cover brochure)

INCLUSIONS examples of services covered

- ✓ Immediate treatment after an accident (see page 10 of the nib Using Your Health Cover brochure for more information)
- ✓ Knee, hip & shoulder investigations
- ✓ Knee & shoulder surgery (e.g. cartilage repair)
- ✓ Removal of tonsils
- ✓ Removal of appendix
- ✓ Hernia surgery
- ✓ Grommets in ears
- ✓ Removal of adenoids
- ✓ Back surgery (e.g. slipped disc)
- ✓ Digestive disorders (e.g. stomach ulcers)
- ✓ Colonoscopies & bowel surgery
- ✓ Kidney stone & gall stone removal
- ✓ Minor eye surgery (e.g. squints, pterygiums)

EXCLUSIONS the services not covered

- ✗ Cosmetic surgery (to enhance appearance)
- ✗ Antenatal services performed by a midwife or physio in a public & private hospital

! IMPORTANT INFORMATION

Benefit Limitation periods apply if you currently do not have Private Health Insurance.

If you are considering Just Hospital, during your first 24 months of cover (but after the standard hospital waiting periods have been served) the services below are subject to 'Benefit Limitations'. This means that the benefits payable on these services are limited to Public Hospital Benefits only. For more information on Public Hospital Benefits see page 6 of the nib Using Your Health Cover Guide.

- ✓ Pregnancy & birth related services
- ✓ Assisted reproductive services (e.g. IVF)
- ✓ Infertility investigations
- ✓ Heart surgery (e.g. stents, open heart surgery)
- ✓ Major joint replacement (e.g. artificial knee/hip)
- ✓ Psychiatric conditions (e.g. depression, eating disorders, drug & alcohol rehabilitation)
- ✓ Gastric banding & obesity surgery
- ✓ Rehabilitation programs
- ✓ Renal dialysis
- ✓ Major eye surgery (e.g. cataracts)

Please call us on 13 14 63 for more information.

Hospital Excess Options



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



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

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

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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