

# Your Extras Cover

## Core Plus, Family 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 Plus

The Extras that people use most, with higher annual limits.

**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>\$700</b>	<b>2 months</b>
<b>Major dental treatment</b> Includes root canal therapy, crowns, bridges, dentures, oral surgery	<b>\$1,300</b>	<b>12 months</b>
<b>Optical appliances</b> e.g. prescription glasses and contact lenses	<b>\$300</b>	<b>6 months</b>
<b>Physiotherapy</b>	<b>\$450</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>

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## + Family and Wellbeing Extras

The Extras your family needs combined with the 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)
Orthodontia	<b>Starting limit of \$350</b> (increasing by \$100 per calendar year to a lifetime limit of \$1500)	<b>12 months</b>
Chiropractic Osteopathy	<b>\$300</b>	<b>2 months</b>
Natural therapies <small>Includes remedial massage, acupuncture, naturopathy, herbalism, myotherapy and shiatsu</small>	<b>\$400</b>	<b>2 months</b>
Speech pathology (speech therapy)	<b>\$350</b>	<b>2 months</b>
Podiatry Orthotics	<b>\$200</b>	<b>2 months</b>
Dietary advice	<b>\$300</b>	<b>2 months</b>
Occupational therapy	<b>\$300</b>	<b>2 months</b>
Antenatal & postnatal services <small>Antenatal and postnatal services paid at 100% of the cost, up to the annual limit</small>	<b>\$200</b>	<b>2 months</b>
Psychology	<b>\$300</b>	<b>2 months</b>
Family health aids <small>Includes nebuliser, irlen lens, peak flow meter, spacers</small>	<b>\$250</b>	<b>12 months</b>
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 &amp; elbow</small>	<b>\$250</b>	<b>12 months</b>
Healthier lifestyle benefit <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>
Preventative tests <small>Including thin prep, bone density tests, bowel screening</small>	<b>\$200</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**

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