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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**

PREMIUM EXTRAS

For those who want the best when it comes to Extras.

EXTRAS BENEFITS

PAID AS

65%

OF THE COST TO YOU UP TO THE ANNUAL LIMIT.

Overview

- ✓ Great range of Extras services
- ✓ Ambulance cover

Extras benefits

You get 65% 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 and bridges, implants, dentures, oral surgery.	\$1000	12 months
Orthodontia e.g. braces (increasing by \$100 per calendar year to a Lifetime Limit of \$1500).	\$300	12 months
Optical e.g. frames, lenses, contact lenses.	\$300	6 months
Physiotherapy/Chiropractic/Osteopathy/Exercise physiology	\$500	2 months
Natural therapies (consultations only) Including acupuncture, herbalism, naturopathy, homeopathy, remedial massage, myotherapy, bowen therapy & shiatsu.	\$250	2 months
Healthier lifestyle nib approved weight management, quit smoking and health management programs, first aid courses, preventative health tests.	\$200	6 months
Hearing aids & artificial aids Ask nib about details of specific restrictions and replacements. Waiting periods determined by type of aid.	\$400	2-36 months
Psychology No benefits for tests, assessments or couple/group sessions or if a benefit has already been claimed through Medicare.	\$300	2 months
Pharmaceutical prescriptions Benefits paid once the maximum PBS charge has been deducted. Benefits do not apply to prescriptions dispensed to hospital inpatients.	\$400	2 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 benefits 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: Examples listed are intended to be used as a guide. Always check with nib before you undergo a new course of treatment. We'll confirm if you are covered and if any waiting periods apply. Information is correct as at June 2012.

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Why **comparethemarket.com.au**?

It's simple; we're here to help you save time and money off your next household bill. One quick search with **comparethemarket.com.au** can bring you results from some of Australia's award winning insurance and utility brands, so you can compare them side-by-side. We don't mark up policies, so if you do choose to purchase a product or service, you'll only be charged the provider's premium or fee.

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.

 **HEALTH**

 **INCOME**

 **CAR**

 **ENERGY**

 **TRAVEL**

 **ROADSIDE**

 **LIFE**

 **FUEL**

 **HOME**