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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 **compare**the**market**.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 **compare**the**meerkat**.com.au

It is much appreciate!

Need assistance?
Call **1800 46 29 55**

You want our most comprehensive cover in case you need to go to hospital, or you may be thinking of having kids in the future.

Hospital excess

A hospital excess is the amount you pay towards the cost of a hospital stay before any benefits are payable by nib. Selecting a higher excess means your premiums with nib will be lower.

You only pay an excess if you or someone (other than a dependant child under 21 years of age) on your policy goes to hospital. The excess applies once per person per calendar year and is payable directly to the hospital prior to your admission.

Excess options available on this cover:

$250
per person per calendar year

$500
per person per calendar year

Great Value for Families

✔ No hospital excess for dependant children under 21 years of age

✔ The excess for families is capped at twice your chosen level of excess (e.g. a $250 excess is capped at $500 per calendar year)

✔ Each adult on the policy will only pay one excess per calendar year if they go to hospital, no matter how many admissions they may need

Please note: if you've recently switched hospital covers your previous level of excess may apply for up to 12 months for pre-existing conditions. Refer to the Policy Booklet for more information.

What's covered In-Hospital

As an admitted private patient in any nib Agreement Private Hospital or public hospital you're covered for:

✔ Medical treatments not requiring surgery, investigative procedures and surgeries

✔ Day surgery

✔ Overnight accommodation (private room where available)

✔ Special care unit accommodation (e.g. intensive, coronary and neonatal care)

✔ Operating theatre fees

✔ Doctors' surgical fees and in-hospital consultations

✔ Government approved prosthetic devices (e.g. artificial hip joint, pacemaker)

✔ Allied health services (e.g. physiotherapy, occupational therapy)

✔ Prescription medication required for specific treatment when in hospital

✔ Ward-drugs and sundry medical supplies (e.g. bandages, painkillers)

✔ Nursing care

✔ Patient meals

Out-of-pocket expenses may apply to these services. Refer to the Policy Booklet for more information.

In-Hospital treatments and surgery covered by this policy

Accident and emergency cover (waiting period 1 day):

Accidental Injury Benefit	Cover for accidental injury after just 1 day on this policy. Refer to the Policy Booklet for more information.
Ambulance	Emergency and medically necessary ambulance transport anywhere in Australia.

Other Included Services – examples of the other types of procedures covered (waiting periods apply, see below):

- ✔ Appendix removal
- ✔ Assisted reproductive services
- ✔ Back surgery
- ✔ Brain surgery
- ✔ Cancer treatment approved under the Pharmaceutical Benefits Scheme
- ✔ Colonoscopies
- ✔ Dental surgery
- ✔ Eye treatment & surgery
- ✔ Gastroscopies

- ✔ Grommets in ears
- ✔ Gynaecological services
- ✔ Heart related procedures & surgery
- ✔ Hernia repair
- ✔ Infertility investigations
- ✔ Joint investigations
- ✔ Joint reconstructions
- ✔ Joint replacements
- ✔ Obesity surgery

- ✔ Palliative care
- ✔ Pregnancy & birth related services
- ✔ Psychiatric treatment
- ✔ Rehabilitation
- ✔ Renal dialysis
- ✔ Stroke treatment
- ✔ Tonsils & adenoids removal
- ✔ All other Medicare recognised services that are not listed as Exclusions

Services covered unless related to an excluded service.

Standard Waiting Periods

- Pre-existing conditions (where the symptoms were evident at any time during the 6 months immediately prior to joining as determined by nib's Medical Practitioner) **12 months**

- Pregnancy & birth related services **12 months**
- Psychiatric, rehabilitation or palliative care services **2 months**

- Conditions requiring hospitalisation that aren't pre-existing **2 months**
- Accidental injury **1 day**
- Ambulance services **1 day**

Waiting periods apply to customers not currently covered for these services.

Exclusions

The following is the complete list of services NOT covered by this policy:

✘ Cosmetic surgery	✘ Procedures not covered by Medicare

nib can help you minimise out-of-pocket expenses for hospital related fees:

- nib has agreements with approximately 80% of Australia's private hospitals to help you reduce or eliminate out-of-pocket expenses. Choose from over 440 private hospitals in our Australia-wide network.
- Ask your Doctor or Specialist to participate in nib's Medigap Scheme to eliminate the 'gap' for their in-hospital fees.
- Our Going to Hospital Pack provides more ways to reduce out-of-pockets, ask us for your copy.
- Always call us first if you need to go to hospital on **13 14 63**.

This product information is correct as at 1 April 2015 and intended as a summary only. It should be read in conjunction with the Policy Booklet.

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compare**the**market.com.au™

Why **compare**the**market**.com.au?

It's simple; we're here to help you save time and money off your next household bill. One quick search with **compare**the**market**.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

CAR

✈ TRAVEL

♥ LIFE

⌂ HOME

INCOME

⚡ ENERGY

🔧 ROADSIDE

FUEL