

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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