Your Extras Cover
Core 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 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

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
The Extras that people use most.

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)
Preventative dental treatment Includes selected examinations, scale & cleans and fluoride treatments	**No limit**	**2 months**
General dental treatment e.g. fillings, basic extractions, x-rays	**$600**	**2 months**
Major dental treatment Includes root canal therapy, crowns, bridges, dentures, oral surgery	**$600**	**12 months**
Optical appliances e.g. prescription glasses and contact lenses	**$250**	**6 months**
Physiotherapy	**$350**	**2 months**
Ambulance Emergency and medically necessary ambulance transport paid at 100% of the cost	**No limit**	**1 day**

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