

# Your Extras Cover

## Core and Wellbeing Extras

### 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.

Receive 60% of the cost back (up to the annual limit and after waiting periods have been served) on:

- ✓ The cost of the consultation
- ✓ The cost of health appliances listed on this policy. Ask nib about specific restrictions and replacements.

Our members have the choice to use any provider with professional qualifications recognised by nib. Please read the Policy Booklet for more information on nib Recognised Providers.

# 60% back

of the cost to you up to your annual limit

### Core Extras

The Extras that people use most.

Extras Covered	Annual Limit	Waiting Period
	Maximum amount claimable per person in a calendar year	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 and 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>\$600</b>	<b>2 months</b>
<b>Major dental treatment</b> Includes root canal therapy, crowns, bridges, dentures, oral surgery	<b>\$600</b>	<b>12 months</b>
<b>Optical appliances</b> (appliance limits apply) E.g. prescription glasses and contact lenses	<b>\$250</b>	<b>6 months</b>
<b>Physiotherapy</b>	<b>\$350</b>	<b>2 months</b>
<b>Ambulance</b> Emergency ambulance transport paid at 100% of the cost <sup>1</sup>	<b>No limit</b>	<b>1 day</b>

<sup>1</sup> Excludes residents of QLD and TAS who have ambulance services provided by their State ambulance schemes.

# Your Extras Cover

## Core and Wellbeing Extras

**60% back**

of the cost to you up to your annual limit

### Wellbeing Extras

The Extras services to help look after your overall health and wellbeing.

Extras Covered	Annual Limit	Waiting Period
	Maximum amount claimable per person in a calendar year	Applies if you are new to health insurance or if you have recently increased your level of Extras cover
<b>Chiropractic</b>	<b>\$300</b>	<b>2 months</b>
<b>Osteopathy</b>	<b>\$300</b>	<b>2 months</b>
<b>Natural therapies</b> (consultations only) Remedial massage, acupuncture, Chinese herbalism and myotherapy	<b>\$300</b> (remedial massage limited to <b>\$150</b> )	<b>2 months</b>
<b>Dietary advice</b>	<b>\$300</b>	<b>2 months</b>
<b>Psychology</b>	<b>\$300</b>	<b>2 months</b>
<b>Wellbeing health aids</b> (appliance limits apply) Ankle-foot orthoses/knee-ankle-foot orthoses*, knee brace, hip orthosis, joint fluid replacements, shoulder brace, splint/orthosis for finger, hand, wrist, arm and elbow *Please note: these are not foot orthotics (shoe inserts) provided by a podiatrist; podiatry benefits are available on our Family and Young at Heart Extras covers	<b>\$250</b>	<b>12 months</b>
<b>Healthier lifestyle benefit</b> nib approved weight management, quit smoking and health management programs (gym, personal trainer)	<b>\$150</b>	<b>6 months</b>
<b>Preventative tests</b> (service limits apply) Thin prep, bone density tests, bowel screening	<b>\$100</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 on **13 14 63**



**nib.com.au 13 14 63**

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This product information is correct as at 17 June 2022 and intended as a summary only. It should be read in conjunction with the Policy Booklet.

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