

Your Extras Cover

Top 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 75% of the cost back (up to the annual limit and service limits, 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.

75% back

of the cost to you up to your annual limit

Top Extras

Comprehensive Extras cover available from nib.

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
Preventative dental treatment Includes selected examinations, scale and cleans, fluoride treatments and x-rays	No annual limit, service limits apply¹	2 months
General dental treatment E.g. fillings, basic extractions	\$1,000	2 months
Major dental treatment Includes root canal therapy, crowns, bridges, dentures, oral surgery	\$1,300	12 months
Orthodontia	Starting limit of \$800 (increasing by \$100 per calendar year to a lifetime limit of \$2,600)	12 months
Optical appliances (appliance limits apply) E.g. frames, lenses, contact lenses	\$350	6 months
Physiotherapy	\$600	2 months
Exercise physiology	\$300	2 months
Ambulance Emergency ambulance transport paid at 100% of the cost ²	No limit	1 day
Chiropractic	\$500	2 months
Osteopathy	\$500	2 months

1 A service limit restriction means there's a cap on how often you can claim for certain treatment in a calendar year or across calendar years.

2 Excludes residents of QLD and TAS who have ambulance services provided by their State ambulance schemes.



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75% back

of the cost to you up to your annual limit

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
Natural therapies (consultations only) Remedial massage, acupuncture, Chinese herbalism and myotherapy	\$400 (remedial massage limited to \$200)	2 months
Speech pathology (Speech therapy)	\$450	2 months
Podiatry (consultations only)	\$400	2 months
Foot orthotics (appliance limits apply)	\$400	2 months
Eye therapy (Orthoptics)	\$200	2 months
Dietary advice	\$600	2 months
Home nursing services	\$200	2 months
Occupational therapy	\$450	2 months
Antenatal classes & postnatal services Antenatal classes & postnatal services paid at 100% of the cost, up to the annual limit	\$250	2 months
Pharmaceutical prescriptions Benefits only payable for non PBS items. Benefits do not apply to prescriptions dispensed to hospital inpatients	\$500 (Weight Management Medication limited to \$150)	2 months
Psychology	\$500 (Digital cognitive behavioural therapy 100% back for contracted providers, up to \$150)	2 months
Hearing aids & speech processors (appliance limits apply)	\$1,200	36 months
Health aids (appliance limits apply) E.g. nebuliser, Irlen lens, peak flow meter, spacers, surgical stockings, CPAP machine, CPAP parts, pressure garment, walking frame, blood pressure monitor, hip protector	\$500	12 months
Healthier lifestyle benefit nib approved weight management, quit smoking and health management programs (gym, personal trainer)	\$200	6 months
Preventative tests (service limits apply) Thin prep, bone density tests, bowel screening	\$200	6 months



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This product information is correct as at 1 May 2026 and intended as a summary only. It should be read in conjunction with the Policy Booklet.

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