

75% BACK
of the cost to you
up to your annual limit

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 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.

Top Extras

Comprehensive Extras cover available from nib.

Extras Covered	Annual Limit <small>Maximum amount claimable per person in a calendar year</small>	Waiting Period <small>Applies if you are new to health insurance or if you have recently increased your level of Extras cover</small>
Preventative dental treatment Includes selected examinations, scale and cleans and fluoride treatments	No limit	2 months
General dental treatment E.g. fillings, basic extractions, x-rays	\$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. prescription glasses and contact lenses	\$350	6 months
Physiotherapy	\$600	2 months
Exercise physiology	\$300	2 months
Ambulance Emergency ambulance transport paid at 100% of the cost	No limit	1 day

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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
Chiropractic Osteopathy	\$500		2 months	
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 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 in-patients	\$500		2 months	
Psychology	\$500		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	

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**