

For just **\$4.90\* per week** (singles) or **\$9.80\* per week** (couples and families) you can **claim up to \$2,050** per person per year on extras like dental, optical, physio and more.

<b>Extras benefits</b> <i>(You get 50% of the cost back)</i>	Annual Limit* <small>(per person per calendar year)</small>	Waiting Period
<b>General dental</b> <small>e.g. oral examination, scale and clean, fillings, extractions and a 12 month waiting period for oral surgery by a specialist</small>	<b>\$500</b>	2 months
<b>Major dental</b> <small>e.g. root canal therapy, gum disease, crowns and bridges, implants, dentures, orthodontia</small>	<b>\$600</b>	12 months
<b>Optical</b> <small>e.g. frames, lenses, contact lenses</small>	<b>\$250</b>	6 months
<b>Physio/Exercise physiology/Chiro/Osteo</b>	<b>\$350</b>	2 months
<b>Natural Therapies</b> <small>including acupuncture, herbalism, naturopathy, homeopathy, nutrition, remedial massage, myotherapy, bowen therapy &amp; shiatsu</small>	<b>\$200</b>	2 months
<b>Healthier Lifestyle</b> <small>nib approved weight management, quit smoking and health management programs, first aid courses, preventative health tests</small>	<b>\$150</b>	6 months
<b>Ambulance</b> <small>Emergency and medically necessary ambulance transport provided by a State Government ambulance service</small>	<b>Unlimited</b>	1 Day

\*Total benefit limit for families capped at 4x the per person limit

## Get 50% back on extras.

Dental Plus allows you to claim **50% of the cost back** on extras until you reach your annual limit. So if go to your dentist for a check up and clean and they charge \$200, you'll get \$100 back from nib. ***It's that easy.***

**Join nib today. *It's worth it.***

To join visit **nib.com.au** 24 hours, 7 days or call our Customer Care Centre **13 14 63** mon-fri 8am-8.30pm, sat 8am-1pm or visit an nib Retail Centre.

Information correct as at 10 August 2009 and should be read in conjunction with the nib Guide to your Health Cover brochure.

\*Price includes discount of up to 4% for direct debit from a cheque or savings account and the Federal Government 30% rebate on private health insurance.