# Your Extras Cover

## nib Core Extras Visitor Cover

### What's covered

Extras are services designed to keep you healthy that are usually provided outside of hospital.

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 nib OVHC Fund Rules for more information on nib0Recognised Providers.

**60%**
**back**

of the cost to you up to your annual limit

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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 |
| **Preventative dental treatment**<br>Includes selected examinations, scale & cleans and fluoride treatments | **No limit** | **2 months** |
| **General dental treatment**<br>E.g. fillings, basic extractions, x-rays | **$600** | **2 months** |
| **Major dental treatment**<br>Includes root canal therapy, crowns, bridges, dentures, oral surgery | **$600** | **12 months** |
| **Optical appliances** (appliance limits apply)<br>E.g. prescription glasses and contact lenses (excludes coating, tinting or hardening) | **$250** | **6 months** |
| **Physiotherapy** | **$400** | **2 months** |
| **Ambulance**<br>Emergency ambulance transport paid at 100% of the cost | **No limit** | **No wait** |



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