

Your Extras Cover

ING Everyday Extras

60% Back
of the cost to you up to your
annual limit

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 us. Please read the Policy Booklet for more information on our Recognised Providers.

ING Everyday Extras

The Extras people use most plus some additional everyday services to help look after your overall wellbeing. 60% back on each visit up to your annual limit.

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
General dental treatment E.g. scaling, cleaning, fluoride therapy, fillings, basic extractions and x-rays	\$600		2 months	
Major dental treatment Includes root canal therapy, crowns, bridges, dentures, oral surgery	\$600		12 months	
Optical appliances (appliance limits apply) E.g. prescription glasses and contact lenses	\$250		6 months	
Physiotherapy	\$300		2 months	
Ambulance Emergency ambulance transport paid at 100% of the cost ¹	No limit		1 day	

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

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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	\$300		2 months	
Exercise physiology	\$200		2 months	
Natural therapies (consultations only) Acupuncture, Chinese herbalism and myotherapy	\$150		2 months	
Remedial massage (consultations only)	\$150		2 months	
Dietary advice	\$300		2 months	
Psychology	\$300 (Digital cognitive behavioural therapy 100% back for contracted providers, up to \$150)		2 months	
Health aids – everyday (appliance limits apply) The following aids are covered: hip, knee-ankle foot and ankle-foot orthoses; knee brace; shoulder brace; finger, hand, arm & elbow orthoses/splints; joint fluid replacement. *Please note these are not foot orthotics (shoe inserts) provided by a podiatrist.	\$250		12 months	
Healthier lifestyle benefit nib approved: weight management, quit smoking and health management programs (gym, personal trainer)	\$150		6 months	
Preventative tests (service limits apply) Thin prep, bone density tests, bowel screening	\$150		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 **ing.com.au** or call us on **1800 111 831**