Tailor your Extras

Decide between

Core Extras - 60% Back
The Extras that people use most – like dental, optical, physio

OR

Core Extras Boost - 60% Back
Cover for the same Extras as Core Extras cover, with higher annual limits

If you’re looking for more, you can add 1 or 2 of the following

Family Extras - 60% Back
The Extras your family needs as your family grows

Wellbeing Extras - 60% Back
The Extras services to help you look after your overall health and wellbeing

Young at Heart Extras - 60% Back
The Extras services you may need as you grow older

Or, choose our best level of Extras cover

Top Extras - 75% Back
The most comprehensive Extras cover available from nib

*All the cost to you up to your annual limit.
## Extras covered

**Preventive dental treatment** includes selected examinations, scale & cleans and fluoride treatments

**General dental treatment** E.g. fillings, basic extractions, wraps

**Major dental treatment** includes root canal therapy, crowns, bridges, dentures, and surgery

**Optical appliances** (apparel limits apply) E.g. prescription glasses and contact lenses

**Physiotherapy**

**Ambulance** (emergency ambulance transport paid at 100% of the cost)

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### Waiting Period

- Applies if you are new to health insurance or if you have recently increased your level of Extras cover
- **2 months**
- **12 months**
- **6 months**
- **2 months**
- **1 day**

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### If you’re looking for more, you can add 1 or 2 of the following

<table>
<thead>
<tr>
<th>Extra</th>
<th>Cost</th>
<th>Waiting Period</th>
</tr>
</thead>
<tbody>
<tr>
<td>Orthodontia</td>
<td></td>
<td>12 months</td>
</tr>
<tr>
<td>Speech pathology (speech therapy)</td>
<td></td>
<td>2 months</td>
</tr>
<tr>
<td>Podiatry (consultations only)</td>
<td></td>
<td>2 months</td>
</tr>
<tr>
<td>Foot orthotics &amp; orthopaedic shoes (appliance limits apply)</td>
<td></td>
<td>2 months</td>
</tr>
<tr>
<td>Occupational therapy</td>
<td></td>
<td>2 months</td>
</tr>
<tr>
<td>Antenatal classes &amp; postnatal services</td>
<td></td>
<td>2 months</td>
</tr>
<tr>
<td>Family health aids (apparel limits apply) Nebulisers, diaphragm, peak flow meter, spacers</td>
<td></td>
<td>12 months</td>
</tr>
<tr>
<td>Preventative tests (service limits apply) Throat, ear, bone density tests, breast screening</td>
<td></td>
<td>6 months</td>
</tr>
<tr>
<td>Chiropractic</td>
<td></td>
<td></td>
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<tr>
<td>Osteopathy</td>
<td></td>
<td>2 months</td>
</tr>
<tr>
<td>Natural therapies (consultations only) Retinal massage, acupuncture, Chinese herbism and myotherapy</td>
<td></td>
<td>2 months</td>
</tr>
<tr>
<td>Dietary advice (consultations only)</td>
<td></td>
<td>2 months</td>
</tr>
<tr>
<td>Psychology</td>
<td></td>
<td>2 months</td>
</tr>
<tr>
<td>Wellbeing health aids (apparel limits apply) Adult orthoses, knee-ankle foot orthoses, knee brace, hip orthoses, joint fluid replacements, shoulder brace, splint/orthosis for fingers, hands, wrist, arm, &amp; elbow, “8” brace, orthotic, soft foot orthotic (shoe inserts) provided by a podiatrist, podiatry benefits are available on our Family and Young at Heart (extras covers)</td>
<td></td>
<td>12 months</td>
</tr>
<tr>
<td>Healthier lifestyle benefit (db approved weight management, quit smoking, and health management programs (gym, personal trainer))</td>
<td></td>
<td>6 months</td>
</tr>
<tr>
<td>Pharmaceutical prescriptions</td>
<td></td>
<td>2 months</td>
</tr>
<tr>
<td>Hearing aids (apparel limits apply)</td>
<td></td>
<td>36 months</td>
</tr>
<tr>
<td>Young at Heart health aids (apparel limits apply) E.g. CPAP machine parts, pressure garment, walking frame, blood pressure monitor, hip protector, blood coagulation device, wave-activity/pulse, degeneration aid</td>
<td></td>
<td>12 months</td>
</tr>
<tr>
<td>Exercise physiology</td>
<td></td>
<td>2 months</td>
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<tr>
<td>Eye therapy (orthoptics)</td>
<td></td>
<td>2 months</td>
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<tr>
<td>Home nursing services</td>
<td></td>
<td>2 months</td>
</tr>
<tr>
<td>Top health aids (apparel limits apply) E.g. Nebuliser, diaphragm, peak flow meter, spacers, CPAP machine parts, pressure garment, walking frame, blood pressure monitor, hip protector</td>
<td></td>
<td>12 months</td>
</tr>
</tbody>
</table>

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### Annual Limit (maximum amount claimable per person in a calendar year)

<table>
<thead>
<tr>
<th>Core Extras 60% Back</th>
<th>Core Extras Boost 60% Back</th>
<th>Top Extras 75% Back</th>
</tr>
</thead>
<tbody>
<tr>
<td><strong>Family Extras 60% Back</strong></td>
<td><strong>Wellbeing Extras 60% Back</strong></td>
<td><strong>YAH Extras 60% Back</strong></td>
</tr>
<tr>
<td>$350 (starting limit of $350 increasing by $100 per calendar year to a lifetime limit of $1,600)</td>
<td>$200</td>
<td>$100</td>
</tr>
<tr>
<td>$100</td>
<td>$300</td>
<td>$100</td>
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<tr>
<td>$300</td>
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<tr>
<td>$300</td>
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<td>$100</td>
</tr>
<tr>
<td>$250</td>
<td>$250</td>
<td>$200</td>
</tr>
<tr>
<td>$150</td>
<td>$400</td>
<td>$600</td>
</tr>
<tr>
<td>$500</td>
<td></td>
<td></td>
</tr>
<tr>
<td>$200</td>
<td></td>
<td></td>
</tr>
<tr>
<td>$500</td>
<td></td>
<td></td>
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<tr>
<td>$400</td>
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<tr>
<td>$400</td>
<td></td>
<td></td>
</tr>
<tr>
<td>$200</td>
<td></td>
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</tr>
</tbody>
</table>

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*Off the cost to you up to your annual limit. This product information is correct as at 19 August 2019 and is intended as a summary only. It should be read in conjunction with the Policy Booklet, available at nib.com.au. Plans and benefits may change from time to time. nib health funds limited abn 83 000 124 381.*
The Australian Government Rebate on private health insurance

The Private Health Insurance Rebate offers a saving on the cost of private health cover funded by the Federal Government. The level of Rebate you could be entitled to receive is based on the age of the oldest person on the policy and your taxable income (or combined family income for couples and families).

The table below will help you determine which rebate level you could be entitled to. The Rebate percentages are set annually by the Australian Government.

<table>
<thead>
<tr>
<th></th>
<th>Base Tier</th>
<th>Tier 1</th>
<th>Tier 2</th>
<th>Tier 3</th>
</tr>
</thead>
<tbody>
<tr>
<td>Singles</td>
<td>$90,000 or less</td>
<td>$90,001–105,000</td>
<td>$105,001–140,000</td>
<td>$140,001+</td>
</tr>
<tr>
<td>Families</td>
<td>$180,000 or less</td>
<td>$180,001–210,000</td>
<td>$210,001–280,000</td>
<td>$280,001+</td>
</tr>
</tbody>
</table>

Source: Australian Tax Office. These thresholds apply for the 2019/2020 financial year. For families, and single parent families the threshold increases by $1,500 for each dependant child after the first. All members on the policy must be eligible to claim the Rebate. There are specific rules for calculating income for Australian Government Rebate purposes. For more information go to ato.gov.au

Private Health Insurance Rebate – from 1 April 2019 to 31 March 2020

<table>
<thead>
<tr>
<th></th>
<th>Base Tier</th>
<th>Tier 1</th>
<th>Tier 2</th>
<th>Tier 3</th>
</tr>
</thead>
<tbody>
<tr>
<td>Under 65</td>
<td>25.059%</td>
<td>16.706%</td>
<td>8.352%</td>
<td>0%</td>
</tr>
<tr>
<td>65-69</td>
<td>29.236%</td>
<td>20.883%</td>
<td>12.529%</td>
<td>0%</td>
</tr>
<tr>
<td>70+</td>
<td>33.413%</td>
<td>25.059%</td>
<td>16.706%</td>
<td>0%</td>
</tr>
</tbody>
</table>

Lower fees for many common dental treatments.

Choose from a range of discounted prescription glasses.

nib Dental & Eye Care Centres

Up to 100% back on:

- dental check-ups
- a range of single vision glasses and contact lenses.
- 20% off storewide discount on full priced items for nib members at nib Eye Care Centres.

If you have a Lifetime Health Cover loading, the Rebate is not claimable on the LHC loading component of your premium