

Extras cover

The services you can use every day to stay healthy

nib
it's worth it

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

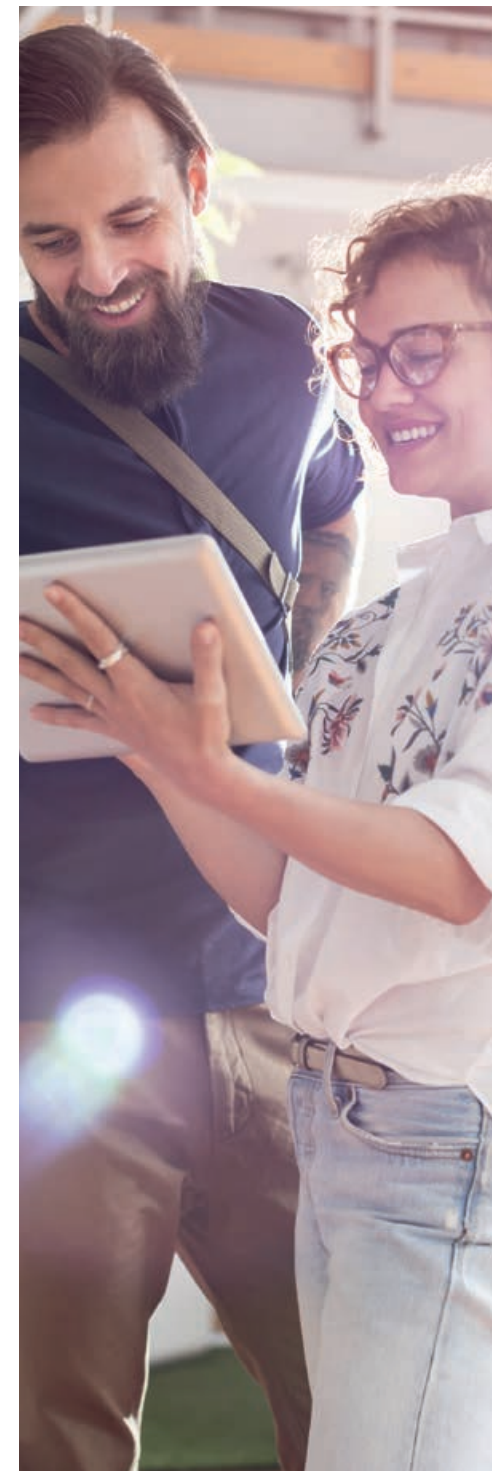
The Extras services you may
need as you grow older

Or, choose our best level of Extras cover

Top Extras - 75%* Back


The most comprehensive Extras
cover available from nib

*Of the cost to you up to your annual limit.



Extras covered

	Waiting Period Applies if you are new to health insurance or if you have recently increased your level of Extras cover
Preventative dental treatment Includes selected examinations, scale & cleans and fluoride treatments	2 months
General dental treatment E.g, fillings, basic extractions, x-rays	2 months
Major dental treatment Includes root canal therapy, crowns, bridges, dentures, oral surgery	12 months
Optical appliances (appliance limits apply) E.g, prescription glasses and contact lenses	6 months
Physiotherapy	2 months
Ambulance Emergency ambulance transport paid at 100% of the cost	1 day

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

Orthodontia	12 months
Speech pathology (speech therapy)	2 months
Podiatry (consultations only) Foot orthotics & orthopaedic shoes (appliance limits apply)	2 months
Occupational therapy	2 months
Antenatal classes & postnatal services Antenatal classes and postnatal services paid at 100% of the cost, up to the annual limit	2 months
Family health aids (appliance limits apply) Nebuliser, irlen lens, peak flow meter, spacers	12 months
Preventative tests (service limits apply) Thin prep, bone density tests, bowel screening	6 months
Chiropractic Osteopathy	2 months
Natural therapies (consultations only) Remedial massage, acupuncture, Chinese herbalism and myotherapy	2 months
Dietary advice (consultations only)	2 months
Psychology	2 months
Wellbeing health aids (appliance limits apply) Ankle-foot orthoses/knee-ankle-foot orthoses*, knee brace, hip orthosis, joint fluid replacements, shoulder brace, splint/orthosis for finger, hand, wrist, arm & elbow. *Please note: not foot orthotics (shoe inserts) provided by a podiatrist; podiatry benefits are available on our Family and Young at Heart Extras covers	12 months
Healthier lifestyle benefit nib approved weight management, quit smoking, and health management programs (gym, personal trainer)	6 months
Pharmaceutical prescriptions Benefits only payable for non PBS items. Benefits do not apply to prescriptions dispensed to hospital in-patients	2 months
Hearing aids (appliance limits apply)	36 months
Young at Heart health aids (appliance limits apply) E.g, CPAP machine/parts, pressure garment, walking frame, blood pressure monitor, hip protector, blood coagulation device, erectile dysfunction pump, macular degeneration aid	12 months
Exercise physiology	2 months
Eye therapy (orthoptics)	2 months
Home nursing services	2 months
Top health aids (appliance limits apply) E.g, Nebuliser, irlen lens, peak flow meter, spacers, CPAP machine/parts, pressure garment, walking frame, blood pressure monitor, hip protector	12 months

Annual Limit (maximum amount claimable per person in a calendar year)			
Core Extras 60%* Back	OR	Core Extras Boost 60%* Back	Top Extras 75%* Back
No limit		No limit	No limit
\$600		\$700	\$1,000
\$600		\$1,000	\$1,300
\$250		\$300	\$350
\$350		\$450	\$600
No limit	No limit	No limit	
Family Extras 60%* Back	Wellbeing Extras 60%* Back	YAH Extras 60%* Back	Starting limit of \$800 (increasing by \$100 per calendar year to a lifetime limit of \$2,600)
Starting limit of \$350 (increasing by \$100 per calendar year to a lifetime limit of \$1,500)			
\$350			\$450
\$200		\$200	\$400
\$300			\$450
\$200			\$250
\$250			See top health aids below
\$100	\$100	\$100	\$200
	\$300		\$500
	\$300 (remedial massage limited to \$150)		\$400 (remedial massage limited to \$200)
	\$300	\$300	\$600
	\$300		\$500
	\$250		See top health aids below
	\$150		\$200
		\$400	\$500
		\$500	\$1,200 (incl. speech processors)
		\$250	See top health aids below
			\$300
			\$200
			\$200
			\$500

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.

	Base Tier	Tier 1	Tier 2	Tier 3
Singles	\$90,000 or less	\$90,001–105,000	\$105,001–140,000	\$140,001+
Families	\$180,000 or less	\$180,001–210,000	\$210,001–280,000	\$280,001+

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

	Base Tier	Tier 1	Tier 2	Tier 3
Under 65	25.059%	16.706%	8.352%	0%
65-69	29.236%	20.883%	12.529%	0%
70+	33.413%	25.059%	16.706%	0%

Lower costs for you and your family with the nib First Choice network

Great customer service and value for money. Access a community of dentists and optometrists you can trust, who offer quality services and may charge less than other providers.

- ✓ 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.

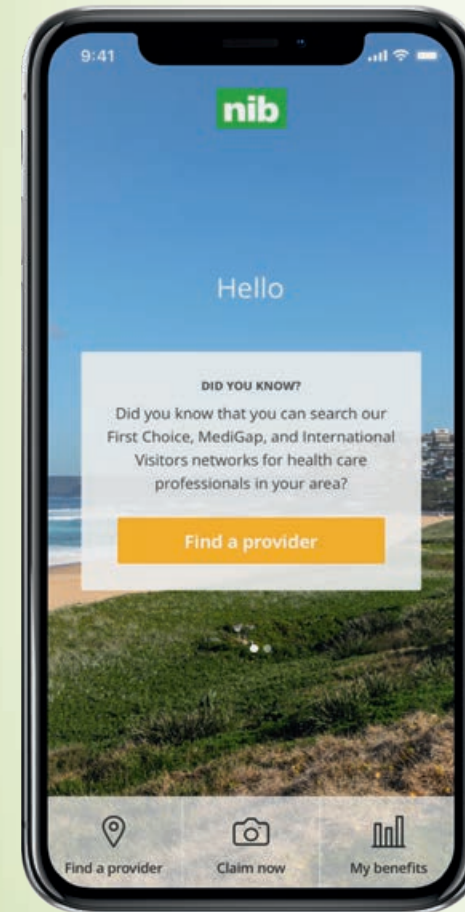
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If you have a Lifetime Health Cover loading, the Rebate is not claimable on the LHC loading component of your premium



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