Your Health Cover

OSHC Top Cover

This cover meets the Department of Home Affairs student visa requirements

Medical Benefits

We pay benefits towards medical services provided by a doctor either in or out of hospital, that are listed on the Australian Government Medicare Benefits Schedule (MBS). You must pay the difference, if any, between the benefit nib pays and the actual fee charged by the doctor or medical provider. No benefits are payable for services not covered by this policy, see 'Exclusions' below.

The medical services and benefits payable under nib OSHC Top Cover:

Services	Benefits
Medical services provided out of hospital (e.g. doctors, specialists, pathology and radiology)	100% of cost
Medical services provided when admitted to hospital (e.g. surgeon's fees, anaesthetist's fees)	100% of cost for medical treatment provided in a public hospital or a private hospital nib has an agreement with 100% of the MBS fee for non agreement private hospitals
Emergency ambulance (medically necessary transport provided by a State and Territory ambulance service)	Benefits equivalent to 100% of the ambulance fee

Hospital Inpatient Benefits

When you're admitted to a private hospital that is contracted to nib, we will pay 100% of the contracted rate for the following services that relate to procedures included on nib OSHC Top Cover.

- ✓ Doctors' surgical fees and in-hospital consultations (100% of cost)
- ✓ Hospital accommodation for overnight and same day stays
- ✓ Government approved prosthetic devices
- ✓ Operating theatre, intensive care and ward fees
- ✓ Pharmaceuticals for treatment when in hospital (100% of cost)

If admitted to a private hospital that is not contracted to nib, we will pay 100% of the default benefit. This may result in significant out-of-pocket expenses. No benefits are payable for services listed under 'Exclusions'.

If you are admitted to a shared ward in a public hospital, we will pay 100% of the Gazetted Rate determined by State and Territory health authorities. This may result in you experiencing significant out-of-pocket expenses.

You will be responsible for paying any difference between the benefit we pay and the amount charged. It is important that you check your benefit entitlement with nib before going into hospital by calling **1800 775 204**.

Examples of Inclusions

- ✓ Accidents
- ✓ All eye surgery (e.g. cataracts, squints, pterygiums)
- ✓ Back surgery (e.g. slipped disc)
- ✓ Colonoscopies and bowel surgery
- ✓ Grommets in ears
- ✓ Heart surgery (e.g. stents, open heart surgery)
- ✓ Hernia surgery
- ✓ Kidney stone and gall stone removal
- ✓ Knee and shoulder surgery
- ✓ Knee, hip and shoulder investigations
- ✓ Major joint replacement (e.g. artificial knee/hip)
- ✓ Rehabilitation programs
- ✓ Removal of appendix
- ✓ Removal of tonsils and adenoids
- ✓ Renal dialysis
- ✓ Upper gastrointestinal investigations
- ✓ All other Medicare recognised services that are not listed as Exclusions

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Exclusions

Exclusions are services not covered under your health cover. You will not receive a benefit for the services listed below.

- ✕ Cosmetic surgery
- ✕ Transportation into or out of Australia
- ✕ Treatment arranged before arriving in Australia
- ✕ Treatment outside of Australia or en route to or from Australia
- ✕ Services and treatments that are covered by compensation or damages of any kind (like workers compensation or third party insurance)
- ✕ Services not covered by Medicare and therefore not attracting MBS item numbers such as non-government approved MRI scans, cosmetic surgery, laser eye surgery and experimental surgery

Please note that this list is not all-inclusive. For a full list of Exclusions please refer to the nib OSHC Fund Rules.

Prescription Medicines

100% of cost for items listed on the Pharmaceutical Benefits Scheme (PBS and non-PBS)

Important

If you gain access to Medicare entitlements or your visa status changes (e.g. you are granted permanent residency), your OSHC policy may no longer be suitable. Please contact us if your circumstances change.

We recommend that you confirm any out-of-pocket expenses before admission with the hospital and doctors (including the surgeon, assistant surgeon and anaesthetist).

Where possible before booking treatment, you should always call us to ask about the benefits you can expect to receive and any out-of-pocket expenses you might incur.

Graduating and moving to 485 Visa?

Great value health insurance from nib that meets 485 visa requirements.

Simply visit **nib.com.au/OSHC** or call nib on **1800 775 204**

This product information is correct as at 31 August 2022 and intended as a summary only. It should be read in conjunction with the OSHC Fund Rules.

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Your Extras Cover

OSHC Top Cover

What's covered

Extras are services usually provided outside of a hospital.

Receive a set benefit up to the cost 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.

OSHC Top Cover

Benefits Covered	Annual Limit
	(maximum amount claimable per person in a calendar year)
General dental	**$1,000** Where the treatment is provided by a nib preferred provider, dental benefits are covered at 100% of the cost up to the annual limit for each nib OSHC Top Cover insured person per calendar year. Where other providers are used, lower dental benefits may apply as set out in the fund rules.
Major dental Excludes dentures, implants, veneers or orthodontia. Treatment plan may be required.	**$2,500** Where the treatment is provided by a nib preferred provider, dental benefits are covered at 100% of the cost up to the annual limit for each nib OSHC Top Cover insured person. Where other providers are used, lower dental benefits may apply as set out in the fund rules.
Optical	**$500** Benefits are limited to 1 complete set of prescription glasses & 12 months' supply of contact lenses
Physiotherapy **Chiropractic** **Osteopathy**	**$300**