

Your Hospital Cover

nib United Gold Visitor Cover

nib United Gold Visitor Cover is only available to members where the employer has a corporate plan with UnitedHealthcare Global.

What's Covered

- ✓ Medical services – 100% of the cost of doctors and specialists for services covered by Medicare
- ✓ Day surgery
- ✓ Overnight accommodation (private room where available)
- ✓ Special care unit accommodation (e.g. intensive, coronary & neonatal care)
- ✓ Operating theatre fees
- ✓ Government approved prosthetic devices (e.g. artificial hip joint, pacemaker)
- ✓ Physiotherapy, chiropractic and osteopathy provided in hospital
- ✓ Prescription medication required for specific treatment when in hospital
- ✓ Ward-drugs and medical supplies (e.g. bandages, painkillers)
- ✓ Patient meals



Hospital Excess

No excess applies to this cover

You might have to pay for some or all of the expenses for services excluded or restricted on your cover.

Included Hospital Services

- ✓ Assisted reproductive services
- ✓ Back, neck and spine
- ✓ Blood
- ✓ Bone, joint and muscle
- ✓ Brain and nervous system
- ✓ Breast surgery (medically necessary)
- ✓ Cataracts
- ✓ Chemotherapy, radiotherapy and immunotherapy for cancer
- ✓ Dental surgery
- ✓ Diabetes management (excluding insulin pumps)
- ✓ Dialysis for chronic kidney failure
- ✓ Digestive system
- ✓ Ear, nose and throat
- ✓ Eye (not cataracts)
- ✓ Gastrointestinal endoscopy
- ✓ Gynaecology
- ✓ Heart and vascular system
- ✓ Hernia and appendix¹
- ✓ Hospital psychiatric services
- ✓ Implantation of hearing devices
- ✓ Insulin pumps
- ✓ Joint reconstructions
- ✓ Joint replacements
- ✓ Kidney and bladder
- ✓ Lung and chest
- ✓ Male reproductive system
- ✓ Miscarriage and termination of pregnancy
- ✓ Pain management
- ✓ Pain management with device
- ✓ Palliative care
- ✓ Plastic and reconstructive surgery (medically necessary)
- ✓ Podiatric surgery (provided by a registered podiatric surgeon)²
- ✓ Pregnancy and birth
- ✓ Rehabilitation
- ✓ Skin
- ✓ Sleep studies
- ✓ Tonsils, adenoids and grommets
- ✓ Weight loss surgery

Other Included Services

Ambulance - Emergency ambulance transport³

Excluded Hospital Services

- ✗ Cosmetic surgery
- ✗ Laser eye surgery
- ✗ Procedures not covered by Medicare

Visits to a Doctor or Specialist

In Australia your doctor is the first person you will go and see if you are ill, except in the case of an emergency. You are covered for 100% of the cost for medical services covered by Medicare.

Always call us first if you need to go to hospital

We can check your level of cover and advise you if you will experience any out-of-pocket expenses before you make a claim.

- ¹ Hospital investigation and treatment of a hernia or appendicitis. This benefit only covers a limited number of hernia repairs. It's essential to check the MBS item number for your procedure, as the treatment of hernias can fall under a different category (such as Digestive System).
- ² Hospital Treatment provided by a registered podiatric surgeon is limited to cover for accommodation and prosthetic devices. No benefits are payable for podiatric surgeon fees, medical specialist fees (e.g. anaesthetist) or theatre costs. Refer to the Policy Booklet for more information.
- ³ Excludes residents of QLD and TAS who have ambulance services provided by their State ambulance schemes.



Your Extras Cover

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Extras Covered	Annual Limit	Percentage Back
	Maximum amount claimable per person in a calendar year	
General dental treatment Includes fillings, basic extractions, x-rays		100%
Major dental treatment Includes root canal therapy, crowns, bridges dentures, oral surgery	\$2,500 (Combined annual limit)	80%
Orthodontia E.g. braces		60%
Optical appliances Includes prescription glasses and contact lenses	\$350	100%
Physiotherapy/Exercise physiology	40 visits	100%
Chiropractic/Osteopathy	40 visits	100%
Healthier lifestyle nib approved weight management, quit smoking and health management programs (gym, personal trainers)	\$250	100%
Preventative health tests Breast screening, thin prep, bone density testing, bowel screening tests	No limit	100%
Speech pathology (Speech therapy)	20 visits	100%
Occupational therapy	20 visits	100%
Eye therapy (Orthoptics)	20 visits	100%
Hearing aids 2 purchases per person every 5 years	\$5,000	100%
Artificial aids (appliance limits apply) Payable for specified services	\$5,000	100%
Psychology (no benefits are payable for tests or assessments)	No limit	100%
Pharmaceutical prescriptions (PBS and non-PBS, listed on the ARTG & MIMS published)	No limit	100%
Natural therapies (consultations only) Acupuncture, remedial massage, Chinese herbalism and myotherapy	No limit	100%
Antenatal & postnatal services (by a midwife in private practice)	No limit	100%

Your Extras Cover

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Extras Covered	Annual Limit	Percentage Back
Maximum amount claimable per person in a calendar year		
Dietary advice (consultations only)	No limit	100%
Podiatry (consultations only)	No limit	100%
Home nursing services	No limit	100%

