



Qantas Insurance
Qantas Lifestyle Extras

\$171.00 / month

(Before Rebate, Discount & Loading)

Available in QLD

You may be entitled to an Australian Government Rebate on the above premium. Your premium may also include an insurer discount. Check with your insurer for details.

This policy covers: Two adults & dependants (3 or more people, only 2 of whom are adults).

Children (0 - 17), non-classified* dependant (18 - 20) and students (21 - 30), as well as persons with a disability who qualify as a child, non-classified* dependant and student in these age ranges.

*Non-classified dependant: For nib Policies a person who is not a Policy Holder or Partner and who: is aged under 21 years

is not married and does not have a defacto Partner; and includes a Foster Child, legally adopted child or stepchild.

By using our FirstChoice providers, you may have lower out-of-pocket costs on many allied health services. A list of "preferred providers" is available from the health insurer. See <https://insurance.qantas.com/find-a-provider>.

Policy ID: NIB/I42/QFUW2D

Source: [Private Health Information Statement \(PHIS\)](#)

Extras Cover

This policy **includes** General treatment (Extras) cover for

Treatment & waiting period (months)	Benefit limits per 12 months unless otherwise stated	Examples of maximum benefits
✓ Acupuncture 2	\$300 per person combined limit for acupuncture, chinese medicine, remedial massage & other services	<ul style="list-style-type: none"> Initial visit: 60% of charge Subsequent visit: 60% of charge
✓ Chinese medicine 2	\$300 per person combined limit for acupuncture, chinese medicine, remedial massage & other services	<ul style="list-style-type: none"> Initial visit: 60% of charge Subsequent visit: 60% of charge
✓ Chiropractic 2	\$300 per person combined limit for chiropractic & osteopathy	<ul style="list-style-type: none"> Initial visit: 60% of charge Subsequent visit: 60% of charge
✓ Dietetics/dietary advice 2	\$300 per person	<ul style="list-style-type: none"> Initial visit: 60% of charge Subsequent visit: 60% of charge
✓ Endodontic 12	\$600 per person combined limit for endodontic & major dental	<ul style="list-style-type: none"> Filling of one root canal: 60% of charge
✓ General dental 2	\$600 per person	<ul style="list-style-type: none"> Fluoride treatment: 60% of charge Scale & clean: 60% of charge Periodic oral examination: 60% of charge
✓ Health management / Healthy lifestyle 6	\$150 per person	<ul style="list-style-type: none"> Health management: 60% of charge

✓ Major dental	12	\$600 per person combined limit for endodontic & major dental	<ul style="list-style-type: none">Surgical tooth extraction: 60% of chargeFull crown veneered: 60% of charge
✓ Non PBS pharmaceuticals	2	\$150 per person	<ul style="list-style-type: none">Per eligible prescription: 60% of charge
✓ Optical	6	\$250 per person	<ul style="list-style-type: none">Multi-focal lenses & frames: 60% of chargeSingle vision lenses & frames: 60% of charge
✓ Orthotics (podiatric orthoses)	2	\$200 per person combined limit for orthotics (podiatric orthoses) & podiatry	<ul style="list-style-type: none">Orthotics supply & fit: 60% of charge
✓ Osteopathy	2	\$300 per person combined limit for chiropractic & osteopathy	<ul style="list-style-type: none">Initial visit: 60% of chargeSubsequent visit: 60% of charge
✓ Physiotherapy	2	\$350 per person	<ul style="list-style-type: none">Initial visit: 60% of chargeSubsequent visit: 60% of charge
✓ Podiatry	2	\$200 per person combined limit for orthotics (podiatric orthoses) & podiatry	<ul style="list-style-type: none">Initial visit: 60% of chargeSubsequent visit: 60% of charge
✓ Psychology	2	\$300 per person	<ul style="list-style-type: none">Initial visit: 60% of chargeSubsequent visit: 60% of charge
✓ Remedial massage	2	\$300 per person combined limit for acupuncture, chinese medicine, remedial massage & other services sub-limits apply	<ul style="list-style-type: none">Initial visit: 60% of chargeSubsequent visit: 60% of charge

Preventative Tests - \$100 limit per person per calendar year (waiting period 6 months): 60% back on preventative health test e.g. thin prep, bone density testing, bowel screening (service limits apply). Myotherapy - \$300 combined limit with acupuncture, remedial massage and Chinese herbalism per person per year (waiting period 2 months) per person per calendar year. Wellbeing health aids - \$250 limit per person per calendar year (waiting period 12 months): 60% back on health aids e.g. shoulder braces, knee braces, splints (service limits apply). Healthy Lifestyle includes approved weight management, quit smoking and health management programs (gym, personal trainer). Psychology has a sublimit of \$150 for Digital Cognitive Behavioural Therapy (CBT). For Preventative dental service limits apply.

This policy does not include General treatment (Extras) cover for

✗ Ante-natal/Post-natal classes	✗ Eye therapy (orthoptics)	✗ Orthodontic
✗ Audiology	✗ Hearing aids	✗ Speech therapy
✗ Blood glucose monitors	✗ Home nursing	✗ Vaccinations
✗ Exercise physiology	✗ Occupational therapy	

Other features of this general treatment cover: The Extras that people use most, with the Extras services to help look after your overall health and wellbeing lifestyle. Of course, you can see your choice of provider, but by choosing a FirstChoice provider, you may have less to pay towards the cost of your treatment. We've created the FirstChoice network to help you access quality healthcare and a better deal for you and your family. We've locked in lower costs with our FirstChoice providers, so you can enjoy competitive treatment fees when you visit the dentist or a discount the next time you claim for glasses.

For further information about this policy see: <https://my.nib.com.au/product-collateral/111>

Ambulance cover

Ambulance cover is provided by the State government for Queensland residents (<https://www.ambulance.qld.gov.au>). This includes cover whilst interstate.

Other features of this ambulance cover: Emergency ambulance costs are covered by the state government for residents of Queensland.

For further information about this policy see: <https://my.nib.com.au/product-collateral/111>

Insurer Details

**Qantas Insurance**

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Call now  13 49 60
Sponsor link

Qantas Insurance <https://www.qantasinsurance.com/health> 13 49 60

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Private Health Information Statement is available from the Private Health Insurance Ombudsman website at <https://privatehealth.gov.au/dynamic/Premium/PHIS/NIB/I42/QFUW2D>