



**Qantas Insurance**  
**Qantas Lifestyle Extras**

**\$86.58 / month**  
(Before Rebate, Discount & Loading)  
Available in VIC

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:** Only one person.

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/VFVO10

**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  | <b>\$300 per policy</b><br>combined limit for acupuncture, chinese medicine, remedial massage & other services | <ul style="list-style-type: none"><li>Initial visit: 60% of charge</li><li>Subsequent visit: 60% of charge</li></ul>                                                        |
| ✓ Chinese medicine                      | 2  | <b>\$300 per policy</b><br>combined limit for acupuncture, chinese medicine, remedial massage & other services | <ul style="list-style-type: none"><li>Initial visit: 60% of charge</li><li>Subsequent visit: 60% of charge</li></ul>                                                        |
| ✓ Chiropractic                          | 2  | <b>\$300 per policy</b><br>combined limit for chiropractic & osteopathy                                        | <ul style="list-style-type: none"><li>Initial visit: 60% of charge</li><li>Subsequent visit: 60% of charge</li></ul>                                                        |
| ✓ Dietetics/dietary advice              | 2  | <b>\$300 per policy</b>                                                                                        | <ul style="list-style-type: none"><li>Initial visit: 60% of charge</li><li>Subsequent visit: 60% of charge</li></ul>                                                        |
| ✓ Endodontic                            | 12 | <b>\$600 per policy</b><br>combined limit for endodontic & major dental                                        | <ul style="list-style-type: none"><li>Filling of one root canal: 60% of charge</li></ul>                                                                                    |
| ✓ General dental                        | 2  | <b>\$600 per policy</b>                                                                                        | <ul style="list-style-type: none"><li>Fluoride treatment: 60% of charge</li><li>Scale &amp; clean: 60% of charge</li><li>Periodic oral examination: 60% of charge</li></ul> |
| ✓ Health management / Healthy lifestyle | 6  | <b>\$150 per policy</b>                                                                                        | <ul style="list-style-type: none"><li>Health management: 60% of charge</li></ul>                                                                                            |
| ✓ Major dental                          | 12 | <b>\$600 per policy</b><br>combined limit for endodontic & major dental                                        | <ul style="list-style-type: none"><li>Surgical tooth extraction: 60% of charge</li><li>Full crown veneered: 60% of charge</li></ul>                                         |
| ✓ Non PBS pharmaceuticals               | 2  | <b>\$150 per policy</b>                                                                                        | <ul style="list-style-type: none"><li>Per eligible prescription: 60% of charge</li></ul>                                                                                    |

|                                         |   |                                                                                                                                    |                                                                                                                                                            |
|-----------------------------------------|---|------------------------------------------------------------------------------------------------------------------------------------|------------------------------------------------------------------------------------------------------------------------------------------------------------|
| ✓ <b>Optical</b>                        | 6 | <b>\$250 per policy</b>                                                                                                            | <ul style="list-style-type: none"> <li>Multi-focal lenses &amp; frames: 60% of charge</li> <li>Single vision lenses &amp; frames: 60% of charge</li> </ul> |
| ✓ <b>Orthotics (podiatric orthoses)</b> | 2 | <b>\$200 per policy</b><br>combined limit for orthotics (podiatric orthoses) & podiatry                                            | <ul style="list-style-type: none"> <li>Orthotics supply &amp; fit: 60% of charge</li> </ul>                                                                |
| ✓ <b>Osteopathy</b>                     | 2 | <b>\$300 per policy</b><br>combined limit for chiropractic & osteopathy                                                            | <ul style="list-style-type: none"> <li>Initial visit: 60% of charge</li> <li>Subsequent visit: 60% of charge</li> </ul>                                    |
| ✓ <b>Physiotherapy</b>                  | 2 | <b>\$350 per policy</b>                                                                                                            | <ul style="list-style-type: none"> <li>Initial visit: 60% of charge</li> <li>Subsequent visit: 60% of charge</li> </ul>                                    |
| ✓ <b>Podiatry</b>                       | 2 | <b>\$200 per policy</b><br>combined limit for orthotics (podiatric orthoses) & podiatry                                            | <ul style="list-style-type: none"> <li>Initial visit: 60% of charge</li> <li>Subsequent visit: 60% of charge</li> </ul>                                    |
| ✓ <b>Psychology</b>                     | 2 | <b>\$300 per policy</b>                                                                                                            | <ul style="list-style-type: none"> <li>Initial visit: 60% of charge</li> <li>Subsequent visit: 60% of charge</li> </ul>                                    |
| ✓ <b>Remedial massage</b>               | 2 | <b>\$300 per policy</b><br>combined limit for acupuncture, chinese medicine, remedial massage & other services<br>sub-limits apply | <ul style="list-style-type: none"> <li>Initial visit: 60% of charge</li> <li>Subsequent visit: 60% of charge</li> </ul>                                    |

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

In VIC this policy provides:

Emergency: Unlimited with a waiting period of 1 day.

Call-out fees: Will be paid for each attendance, including emergency treatment without transport to hospital.

**Other features of this ambulance cover:** All our health covers include unlimited emergency ambulance (1 day waiting period on all emergency ambulance). Emergency ambulance is when you need immediate transport by a State or Territory ambulance to get to a hospital or other facility for urgent medical treatment. No annual limits for emergency ambulance apply.

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

## Insurer Details



**Qantas Insurance**  
Qantas Lifestyle Extras

**\$86.58 / month**

(Before Rebate, Discount & Loading)

Available in VIC

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/VFVO10>