

**Qantas Insurance**  
**Qantas Top Extras****\$215.33 / month**  
(Before Rebate, Discount & Loading)  
Available in NT

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 (and no-one else).

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/I44/DFRF20

**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>\$400 per person</b> combined limit for acupuncture, chinese medicine, remedial massage & other services	<ul style="list-style-type: none"><li>Initial visit: 75% of charge</li><li>Subsequent visit: 75% of charge</li></ul>
✓ Ante-natal/Post-natal classes	2	<b>\$250 per person</b>	<ul style="list-style-type: none"><li>Initial visit: 100% of charge</li><li>Subsequent visit: 100% of charge</li></ul>
✓ Blood glucose monitors	12	<b>\$500 per person</b>	<ul style="list-style-type: none"><li>Per monitor: 75% of charge</li></ul>
✓ Chinese medicine	2	<b>\$400 per person</b> combined limit for acupuncture, chinese medicine, remedial massage & other services	<ul style="list-style-type: none"><li>Initial visit: 75% of charge</li><li>Subsequent visit: 75% of charge</li></ul>
✓ Chiropractic	2	<b>\$400 per person</b>	<ul style="list-style-type: none"><li>Initial visit: 75% of charge</li><li>Subsequent visit: 75% of charge</li></ul>
✓ Dietetics/dietary advice	2	<b>\$600 per person</b>	<ul style="list-style-type: none"><li>Initial visit: 75% of charge</li></ul>
✓ Endodontic	12	<b>\$1,300 per person</b> combined limit for endodontic & major dental	<ul style="list-style-type: none"><li>Filling of one root canal: 75% of charge</li></ul>
✓ Exercise physiology	2	<b>\$300 per person</b>	<ul style="list-style-type: none"><li>Initial visit: 75% of charge</li><li>Subsequent visit: 75% of charge</li></ul>
✓ Eye therapy (orthoptics)	2	<b>\$200 per person</b>	<ul style="list-style-type: none"><li>Initial visit: 75% of charge</li><li>Subsequent visit: 75% of charge</li></ul>

✓ General dental	2	\$1,000 per person	<ul style="list-style-type: none"> <li>Fluoride treatment: 75% of charge</li> <li>Scale &amp; clean: 75% of charge</li> <li>Periodic oral examination: 75% of charge</li> </ul>
✓ Health management / Healthy lifestyle	6	\$200 per person	<ul style="list-style-type: none"> <li>Health management: 75% of charge</li> </ul>
✓ Hearing aids	36	\$1,200 per person	<ul style="list-style-type: none"> <li>Hearing aid: 75% of charge</li> </ul>
✓ Home nursing	2	\$200 per person	<ul style="list-style-type: none"> <li>Initial visit: 75% of charge</li> <li>Subsequent visit: 75% of charge</li> </ul>
✓ Major dental	12	\$1,300 per person combined limit for endodontic & major dental	<ul style="list-style-type: none"> <li>Surgical tooth extraction: 75% of charge</li> <li>Full crown veneered: 75% of charge</li> </ul>
✓ Non PBS pharmaceuticals	2	\$500 per person	<ul style="list-style-type: none"> <li>Per eligible prescription: 75% of charge</li> </ul>
✓ Occupational therapy	2	\$450 per person	<ul style="list-style-type: none"> <li>Initial visit: 75% of charge</li> <li>Subsequent visit: 75% of charge</li> </ul>
✓ Optical	6	\$350 per person	<ul style="list-style-type: none"> <li>Multi-focal lenses &amp; frames: 75% of charge</li> <li>Single vision lenses &amp; frames: 75% of charge</li> </ul>
✓ Orthodontic	12	\$800 per person \$2,600 lifetime limit	<ul style="list-style-type: none"> <li>Braces for upper &amp; lower teeth, including removal plus fitting of retainer: 75% of charge</li> </ul>
✓ Orthotics (podiatric orthoses)	2	\$400 per person combined limit for orthotics (podiatric orthoses) & podiatry	<ul style="list-style-type: none"> <li>Orthotics supply &amp; fit: 75% of charge</li> </ul>
✓ Osteopathy	2	\$400 per person	<ul style="list-style-type: none"> <li>Initial visit: 75% of charge</li> <li>Subsequent visit: 75% of charge</li> </ul>
✓ Physiotherapy	2	\$600 per person	<ul style="list-style-type: none"> <li>Initial visit: 75% of charge</li> <li>Subsequent visit: 75% of charge</li> </ul>
✓ Podiatry	2	\$400 per person combined limit for orthotics (podiatric orthoses) & podiatry	<ul style="list-style-type: none"> <li>Initial visit: 75% of charge</li> <li>Subsequent visit: 75% of charge</li> </ul>
✓ Psychology	2	\$500 per person	<ul style="list-style-type: none"> <li>Initial visit: 75% of charge</li> <li>Subsequent visit: 75% of charge</li> </ul>
✓ Remedial massage	2	\$400 per person combined limit for acupuncture, chinese medicine, remedial massage & other services sub-limits apply	<ul style="list-style-type: none"> <li>Initial visit: 75% of charge</li> <li>Subsequent visit: 75% of charge</li> </ul>
✓ Speech therapy	2	\$450 per person	<ul style="list-style-type: none"> <li>Initial visit: 75% of charge</li> <li>Subsequent visit: 75% of charge</li> </ul>

Preventative Tests - \$200 limit per person per calendar year (waiting period 6 months): 75% back on preventative health test e.g. thin prep, bone density testing, bowel screening (service limits apply). Health Aids - \$500 limit per person per calendar year (waiting period 12 months): 75% back on health aids e.g. spacer, peak flow meter, nebuliser, blood glucose monitor, Irlen lens (service limits apply). Myotherapy - \$400 combined limit with acupuncture, remedial massage and Chinese herbalism per person per calendar year (waiting period 2 months). 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**

✗ Audiology

✗ Vaccinations

**Other features of this general treatment cover:** For those who want the best when it comes to Extras. 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/110>

## Ambulance cover

In NT 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/110>

## Insurer Details

**Qantas Insurance**  
**Qantas Top Extras****\$215.33 / month**  
(Before Rebate, Discount & Loading)  
Available in NT**Call now**  **13 49 60**  
Sponsor link**Qantas Insurance** <https://www.qantasinsurance.com/health> **13 49 60**

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