



**Qantas Insurance**  
Qantas Top Extras

**\$169.23 / 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/I44/VFSU10

**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 policy</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 policy</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 policy</b>	<ul style="list-style-type: none"> <li>Per monitor: 75% of charge</li> </ul>
✓ Chinese medicine	2 <b>\$400 per policy</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 policy</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 policy</b>	<ul style="list-style-type: none"> <li>Initial visit: 75% of charge</li> </ul>
✓ Endodontic	12 <b>\$1,300 per policy</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 policy</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 policy</b>	<ul style="list-style-type: none"> <li>Initial visit: 75% of charge</li> <li>Subsequent visit: 75% of charge</li> </ul>

✓ <b>General dental</b>	2	<b>\$1,000 per policy</b>	<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>
✓ <b>Health management / Healthy lifestyle</b>	6	<b>\$200 per policy</b>	<ul style="list-style-type: none"> <li>Health management: 75% of charge</li> </ul>
✓ <b>Hearing aids</b>	36	<b>\$1,200 per policy</b>	<ul style="list-style-type: none"> <li>Hearing aid: 75% of charge</li> </ul>
✓ <b>Home nursing</b>	2	<b>\$200 per policy</b>	<ul style="list-style-type: none"> <li>Initial visit: 75% of charge</li> <li>Subsequent visit: 75% of charge</li> </ul>
✓ <b>Major dental</b>	12	<b>\$1,300 per policy</b> 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>
✓ <b>Non PBS pharmaceuticals</b>	2	<b>\$500 per policy</b>	<ul style="list-style-type: none"> <li>Per eligible prescription: 75% of charge</li> </ul>
✓ <b>Occupational therapy</b>	2	<b>\$450 per policy</b>	<ul style="list-style-type: none"> <li>Initial visit: 75% of charge</li> <li>Subsequent visit: 75% of charge</li> </ul>
✓ <b>Optical</b>	6	<b>\$350 per policy</b>	<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>
✓ <b>Orthodontic</b>	12	<b>\$800 per policy</b> \$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>
✓ <b>Orthotics (podiatric orthoses)</b>	2	<b>\$400 per policy</b> combined limit for orthotics (podiatric orthoses) & podiatry	<ul style="list-style-type: none"> <li>Orthotics supply &amp; fit: 75% of charge</li> </ul>
✓ <b>Osteopathy</b>	2	<b>\$400 per policy</b>	<ul style="list-style-type: none"> <li>Initial visit: 75% of charge</li> <li>Subsequent visit: 75% of charge</li> </ul>
✓ <b>Physiotherapy</b>	2	<b>\$600 per policy</b>	<ul style="list-style-type: none"> <li>Initial visit: 75% of charge</li> <li>Subsequent visit: 75% of charge</li> </ul>
✓ <b>Podiatry</b>	2	<b>\$400 per policy</b> 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>
✓ <b>Psychology</b>	2	<b>\$500 per policy</b>	<ul style="list-style-type: none"> <li>Initial visit: 75% of charge</li> <li>Subsequent visit: 75% of charge</li> </ul>
✓ <b>Remedial massage</b>	2	<b>\$400 per policy</b> 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>
✓ <b>Speech therapy</b>	2	<b>\$450 per policy</b>	<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 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/110>

## Insurer Details



**Qantas Insurance**  
Qantas Top Extras

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Available in VIC

Call now  **13 49 60**  
Sponsor link

**Qantas Insurance**

🌐 <https://www.qantasinsurance.com/health>

📞 13 49 60

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