

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

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

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

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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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Private Health Information Statement is available from the Private Health Insurance Ombudsman website at <https://privatehealth.gov.au/dynamic/Premium/PHIS/NIB/I44/VFSU10>