

**Qantas Insurance**
Qantas Top Extras**\$417.99 / 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: 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/I44/VFTB2D**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 person combined limit for acupuncture, chinese medicine, remedial massage & other services	- Initial visit: 75% of charge - Subsequent visit: 75% of charge
✓ Ante-natal/Post-natal classes	2	\$250 per person	- Initial visit: 100% of charge - Subsequent visit: 100% of charge
✓ Blood glucose monitors	12	\$500 per person	Per monitor: 75% of charge
✓ Chinese medicine	2	\$400 per person combined limit for acupuncture, chinese medicine, remedial massage & other services	- Initial visit: 75% of charge - Subsequent visit: 75% of charge
✓ Chiropractic	2	\$400 per person	- Initial visit: 75% of charge - Subsequent visit: 75% of charge
✓ Dietetics/dietary advice	2	\$600 per person	Initial visit: 75% of charge
✓ Endodontic	12	\$1,300 per person combined limit for endodontic & major dental	Filling of one root canal: 75% of charge
✓ Exercise physiology	2	\$300 per person	- Initial visit: 75% of charge - Subsequent visit: 75% of charge

✓ Eye therapy (orthoptics)	2	\$200 per person	- Initial visit: 75% of charge - Subsequent visit: 75% of charge
✓ General dental	2	\$1,000 per person	- Fluoride treatment: 75% of charge - Scale & clean: 75% of charge - Periodic oral examination: 75% of charge
✓ Health management / Healthy lifestyle	6	\$200 per person	Health management: 75% of charge
✓ Hearing aids	36	\$1,200 per person	Hearing aid: 75% of charge
✓ Home nursing	2	\$200 per person	- Initial visit: 75% of charge - Subsequent visit: 75% of charge
✓ Major dental	12	\$1,300 per person combined limit for endodontic & major dental	- Surgical tooth extraction: 75% of charge - Full crown veneered: 75% of charge
✓ Non PBS pharmaceuticals	2	\$500 per person	Per eligible prescription: 75% of charge
✓ Occupational therapy	2	\$450 per person	- Initial visit: 75% of charge - Subsequent visit: 75% of charge
✓ Optical	6	\$350 per person	- Multi-focal lenses & frames: 75% of charge - Single vision lenses & frames: 75% of charge
✓ Orthodontic	12	\$800 per person \$2,600 lifetime limit	Braces for upper & lower teeth, including removal plus fitting of retainer: 75% of charge
✓ Orthotics (podiatric orthoses)	2	\$400 per person combined limit for orthotics (podiatric orthoses) & podiatry	Orthotics supply & fit: 75% of charge
✓ Osteopathy	2	\$400 per person	- Initial visit: 75% of charge - Subsequent visit: 75% of charge
✓ Physiotherapy	2	\$600 per person	- Initial visit: 75% of charge - Subsequent visit: 75% of charge
✓ Podiatry	2	\$400 per person combined limit for orthotics (podiatric orthoses) & podiatry	- Initial visit: 75% of charge - Subsequent visit: 75% of charge
✓ Psychology	2	\$500 per person	- Initial visit: 75% of charge - Subsequent visit: 75% of charge
✓ Remedial massage	2	\$400 per person combined limit for acupuncture, chinese medicine, remedial massage & other services sub-limits apply	- Initial visit: 75% of charge - Subsequent visit: 75% of charge
✓ Speech therapy	2	\$450 per person	- 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/VFTB2D>