



**Seniors Health Insurance**  
Seniors Essentials Extras

**\$117.26 / month**

(Before Rebate, Discount &amp; Loading)

Available in NSW &amp; ACT

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://www.nib.com.au/find-a-provider>.

**Policy ID: NIB/I77/NTOE2D****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
✓ Chiropractic 2	<b>\$300 per person</b> combined limit for chiropractic, osteopathy & physiotherapy	<ul style="list-style-type: none"> <li>Initial visit: 60% of charge</li> <li>Subsequent visit: 60% of charge</li> </ul>
✓ Endodontic 12	<b>\$800 per person</b> combined limit for endodontic, general dental & major dental	<ul style="list-style-type: none"> <li>Filling of one root canal: 60% of charge</li> </ul>
✓ General dental 2	<b>\$800 per person</b> combined limit for endodontic, general dental & major dental	<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>
✓ Major dental 12	<b>\$800 per person</b> combined limit for endodontic, general dental & 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>
✓ Optical 6	<b>\$200 per person</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>
✓ Orthotics (podiatric orthoses) 2	<b>\$200 per person</b> 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>	<b>2</b>	<b>\$300 per person</b> combined limit for chiropractic, osteopathy & physiotherapy	<ul style="list-style-type: none"><li>Initial visit: 60% of charge</li><li>Subsequent visit: 60% of charge</li></ul>
<b>✓ Physiotherapy</b>	<b>2</b>	<b>\$300 per person</b> combined limit for chiropractic, osteopathy & physiotherapy	<ul style="list-style-type: none"><li>Initial visit: 60% of charge</li><li>Subsequent visit: 60% of charge</li></ul>
<b>✓ Podiatry</b>	<b>2</b>	<b>\$200 per person</b> 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>

**This policy does not include General treatment (Extras) cover for**

✗ Acupuncture	✗ Exercise physiology	✗ Occupational therapy
✗ Ante-natal/Post-natal classes	✗ Eye therapy (orthoptics)	✗ Orthodontic
✗ Audiology	✗ Health management / Healthy lifestyle	✗ Psychology
✗ Blood glucose monitors	✗ Hearing aids	✗ Remedial massage
✗ Chinese medicine	✗ Home nursing	✗ Speech therapy
✗ Dietetics/dietary advice	✗ Non PBS pharmaceuticals	✗ Vaccinations

**Other features of this general treatment cover:** Look after the essentials with the Extras people use most. 60% back on each visit, up to your annual limit. 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/538>

## Ambulance cover

In NSW & ACT 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/538>

## Insurer Details



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Call now 13 14 63  
Sponsor link

**Seniors Health Insurance**

🌐 <https://www.nib.com.au>

📞 1314 63

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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/I77/NTOE2D>