

**Seniors Health Insurance**
Seniors Essentials Extras**\$156.34 / month**

(Before Rebate, Discount & Loading)

Available in NSW & 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, including non-student dependants (3 or more people, only 2 of whom are adults).

Children (0 - 17), non-classified* dependant (18 - 20), students (21 - 30) and non-students (21 to 30), as well as persons with a disability who qualify as a child, non-classified* dependant, student and non-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/NTOG2Y**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	\$300 per person combined limit for chiropractic, osteopathy & physiotherapy	<ul style="list-style-type: none">Initial visit: 60% of chargeSubsequent visit: 60% of charge
✓ Endodontic 12	\$800 per person combined limit for endodontic, general dental & major dental	<ul style="list-style-type: none">Filling of one root canal: 60% of charge
✓ General dental 2	\$800 per person combined limit for endodontic, general dental & major dental	<ul style="list-style-type: none">Fluoride treatment: 60% of chargeScale & clean: 60% of chargePeriodic oral examination: 60% of charge
✓ Major dental 12	\$800 per person combined limit for endodontic, general dental & major dental	<ul style="list-style-type: none">Surgical tooth extraction: 60% of chargeFull crown veneered: 60% of charge
✓ Optical 6	\$200 per person	<ul style="list-style-type: none">Multi-focal lenses & frames: 60% of chargeSingle vision lenses & frames: 60% of charge

✓ Orthotics (podiatric orthoses)	2	\$200 per person combined limit for orthotics (podiatric orthoses) & podiatry	<ul style="list-style-type: none"> Orthotics supply & fit: 60% of charge
✓ Osteopathy	2	\$300 per person combined limit for chiropractic, osteopathy & physiotherapy	<ul style="list-style-type: none"> Initial visit: 60% of charge Subsequent visit: 60% of charge
✓ Physiotherapy	2	\$300 per person combined limit for chiropractic, osteopathy & physiotherapy	<ul style="list-style-type: none"> Initial visit: 60% of charge Subsequent visit: 60% of charge
✓ Podiatry	2	\$200 per person combined limit for orthotics (podiatric orthoses) & podiatry	<ul style="list-style-type: none"> Initial visit: 60% of charge Subsequent visit: 60% of charge

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



Seniors Health Insurance
Seniors Essentials Extras

\$156.34 / month

(Before Rebate, Discount & Loading)

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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/NTOG2Y>