



**Seniors Health Insurance**  
Seniors Essentials Extras

**\$109.24 / month**

(Before Rebate, Discount &amp; Loading)

Available in QLD

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 (and no-one else).

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/QTOM20

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>
✓ Osteopathy	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>

<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**

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

**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

Ambulance cover is provided by the State government for Queensland residents (<https://www.ambulance.qld.gov.au>). This includes cover whilst interstate.

**Other features of this ambulance cover:** Emergency ambulance costs are covered by the state government for residents of Queensland.

For further information about this policy see: <https://my.nib.com.au/product-collateral/538>

## Insurer Details

**Seniors Health Insurance**  
Seniors Essentials Extras**\$109.24 / month**

(Before Rebate, Discount &amp; Loading)

Available in QLD

**Call now** **13 14 63**  
Sponsor link**Seniors Health Insurance** <https://www.nib.com.au>

1314 63

**Disclaimer:** This document is not a Private Health Information Statement (PHIS), and it is not intended to replace that document. The details contained in the **healthslips.com.au Policy Information** was provided by the insurer to the Australian Government. It is intended as general information. It may not take into account your circumstances. For further information contact the insurer. Information used is Licensed from the Commonwealth of Australia under a Creative Commons 3.0 licence.

Private Health Information Statement is available from the Private Health Insurance Ombudsman website at <https://privatehealth.gov.au/dynamic/Premium/PHIS/NIB/I77/QTOM20>