

**Seniors Health Insurance**  
**Seniors Active Extras****\$160.37 / month**  
(Before Rebate, Discount & 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/I78/QTKL20

**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	<b>\$300 per person</b> combined limit for acupuncture, chinese medicine, remedial massage & other services	<ul style="list-style-type: none"><li>Initial visit: 60% of charge</li><li>Subsequent visit: 60% of charge</li></ul>
✓ Chinese medicine	2	<b>\$300 per person</b> combined limit for acupuncture, chinese medicine, remedial massage & other services	<ul style="list-style-type: none"><li>Initial visit: 60% of charge</li><li>Subsequent visit: 60% of charge</li></ul>
✓ Chiropractic	2	<b>\$300 per person</b> combined limit for chiropractic & osteopathy	<ul style="list-style-type: none"><li>Initial visit: 60% of charge</li><li>Subsequent visit: 60% of charge</li></ul>
✓ Endodontic	12	<b>\$700 per person</b> combined limit for endodontic & major dental	<ul style="list-style-type: none"><li>Filling of one root canal: 60% of charge</li></ul>
✓ General dental	2	<b>\$700 per person</b>	<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>
✓ Hearing aids	36	<b>\$500 per person</b>	<ul style="list-style-type: none"><li>Hearing aid: 60% of charge</li></ul>
✓ Major dental	12	<b>\$700 per person</b> combined limit for endodontic & 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>
✓ Non PBS pharmaceuticals	2	<b>\$250 per person</b>	<ul style="list-style-type: none"><li>Per eligible prescription: 60% of charge</li></ul>
✓ Optical	6	<b>\$250 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>

✓ <b>Orthotics (podiatric orthoses)</b>	2	<b>\$250 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>	2	<b>\$300 per person</b> combined limit for chiropractic & osteopathy	<ul style="list-style-type: none"> <li>• Initial visit: 60% of charge</li> <li>• Subsequent visit: 60% of charge</li> </ul>
✓ <b>Physiotherapy</b>	2	<b>\$400 per person</b>	<ul style="list-style-type: none"> <li>• Initial visit: 60% of charge</li> <li>• Subsequent visit: 60% of charge</li> </ul>
✓ <b>Podiatry</b>	2	<b>\$250 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>
✓ <b>Psychology</b>	2	<b>\$300 per person</b>	<ul style="list-style-type: none"> <li>• Initial visit: 60% of charge</li> <li>• Subsequent visit: 60% of charge</li> </ul>
✓ <b>Remedial massage</b>	2	<b>\$300 per person</b> combined limit for acupuncture, chinese medicine, remedial massage & other services sub-limits apply	<ul style="list-style-type: none"> <li>• Initial visit: 60% of charge</li> <li>• Subsequent visit: 60% of charge</li> </ul>

Myotherapy - \$300 combined limit with acupuncture, remedial massage and Chinese herbalism per person per calendar year (waiting period 2 months). Psychology has a sublimit of \$150 for Digital Cognitive Behavioural Therapy (CBT).

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

- |                                 |   |                        |
|---------------------------------|---|------------------------|
| ✗ Ante-natal/Post-natal classes | ✗ Exercise physiology                   | ✗ Occupational therapy |
| ✗ Audiology                     | ✗ Eye therapy (orthoptics)              | ✗ Orthodontic          |
| ✗ Blood glucose monitors        | ✗ Health management / Healthy lifestyle | ✗ Speech therapy       |
| ✗ Dietetics/dietary advice      | ✗ Home nursing                          | ✗ Vaccinations         |

For further information about this policy see: <https://my.nib.com.au/product-collateral/541>


## 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/541>

## Insurer Details

**Seniors Health Insurance**  
**Seniors Active Extras****\$160.37 / month**  
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Available in QLD**Call now**  **13 14 63**  
Sponsor link**Seniors Health Insurance** <https://www.nib.com.au> **13 14 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/I78/QTKL20>