

**Seniors Health Insurance**  
**Seniors Advantage Extras****\$189.21 / 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:** One adult & dependants (2 or more people, only one of whom is an adult).

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/I79/QTNB1D****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>\$350 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>
✓ Blood glucose monitors	12	<b>\$250 per person</b>	<ul style="list-style-type: none"><li>Per monitor: 60% of charge</li></ul>
✓ Chinese medicine	2	<b>\$350 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>\$350 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>
✓ Dietetics/dietary advice	2	<b>\$400 per person</b> combined limit for dietetics/dietary advice, exercise physiology, eye therapy (orthoptics), occupational therapy & speech therapy	<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 & major dental	<ul style="list-style-type: none"><li>Filling of one root canal: 60% of charge</li></ul>
✓ Exercise physiology	2	<b>\$400 per person</b> combined limit for dietetics/dietary advice, exercise physiology, eye therapy (orthoptics), occupational therapy & speech therapy	<ul style="list-style-type: none"><li>Initial visit: 60% of charge</li><li>Subsequent visit: 60% of charge</li></ul>

✓ <b>Eye therapy (orthoptics)</b>	2	<b>\$400 per person</b> combined limit for dietetics/dietary advice, exercise physiology, eye therapy (orthoptics), occupational therapy & speech therapy	<ul style="list-style-type: none"> <li>Initial visit: 60% of charge</li> <li>Subsequent visit: 60% of charge</li> </ul>
✓ <b>General dental</b>	2	<b>\$800 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>
✓ <b>Health management / Healthy lifestyle</b>	6	<b>\$150 per person</b>	<ul style="list-style-type: none"> <li>Health management: 60% of charge</li> </ul>
✓ <b>Hearing aids</b>	36	<b>No annual limit</b>	<ul style="list-style-type: none"> <li>Hearing aid: 60% of charge</li> </ul>
✓ <b>Home nursing</b>	2	<b>\$150 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>Major dental</b>	12	<b>\$800 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>
✓ <b>Non PBS pharmaceuticals</b>	2	<b>\$400 per person</b>	<ul style="list-style-type: none"> <li>Per eligible prescription: 60% of charge</li> </ul>
✓ <b>Occupational therapy</b>	2	<b>\$400 per person</b> combined limit for dietetics/dietary advice, exercise physiology, eye therapy (orthoptics), occupational therapy & speech therapy	<ul style="list-style-type: none"> <li>Initial visit: 60% of charge</li> <li>Subsequent visit: 60% of charge</li> </ul>
✓ <b>Optical</b>	6	<b>\$300 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>\$350 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>\$450 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>\$500 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>\$350 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>
✓ <b>Speech therapy</b>	2	<b>\$400 per person</b> combined limit for dietetics/dietary advice, exercise physiology, eye therapy (orthoptics), occupational therapy & speech therapy	<ul style="list-style-type: none"> <li>Initial visit: 60% of charge</li> <li>Subsequent visit: 60% of charge</li> </ul>

Preventative Tests - \$150 limit per person per calendar year (waiting period 6 months): 60% back on preventative health test e.g. thin prep, bone density testing, bowel screening (service limits apply). Health aids - \$250 limit per person per calendar year (waiting period 12 months): 60% back on health aids e.g. shoulder braces, knee braces, splints, spacer, peak flow meter, nebuliser, Irlen lens (service limits apply). Myotherapy - \$350 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) and more. 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 | ✗ Orthodontic  |
| ✗ Audiology                     | ✗ Vaccinations |

For further information about this policy see: <https://my.nib.com.au/product-collateral/540>

## 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/540>

## Insurer Details



**Seniors Health Insurance**  
Seniors Advantage Extras

**\$189.21 / month**  
(Before Rebate, Discount & Loading)  
Available in QLD

Call now **13 14 63**  
Sponsor link

**Seniors Health Insurance**

<https://www.nib.com.au>  
 **13 14 63**

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