

**Seniors Health Insurance**
Seniors Advantage Extras**\$295.71 / 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 & 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/I79/QTNC2Y**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	\$350 per person combined limit for acupuncture, chinese medicine, remedial massage & other services	- Initial visit: 60% of charge - Subsequent visit: 60% of charge
✓ Blood glucose monitors	12	\$250 per person	Per monitor: 60% of charge
✓ Chinese medicine	2	\$350 per person combined limit for acupuncture, chinese medicine, remedial massage & other services	- Initial visit: 60% of charge - Subsequent visit: 60% of charge
✓ Chiropractic	2	\$350 per person combined limit for chiropractic & osteopathy	- Initial visit: 60% of charge - Subsequent visit: 60% of charge
✓ Dietetics/dietary advice	2	\$400 per person combined limit for dietetics/dietary advice, exercise physiology, eye therapy (orthoptics), occupational therapy & speech therapy	- Initial visit: 60% of charge - Subsequent visit: 60% of charge
✓ Endodontic	12	\$800 per person combined limit for endodontic & major dental	Filling of one root canal: 60% of charge

✓ Exercise physiology	2	\$400 per person combined limit for dietetics/dietary advice, exercise physiology, eye therapy (orthoptics), occupational therapy & speech therapy	- Initial visit: 60% of charge - Subsequent visit: 60% of charge
✓ Eye therapy (orthoptics)	2	\$400 per person combined limit for dietetics/dietary advice, exercise physiology, eye therapy (orthoptics), occupational therapy & speech therapy	- Initial visit: 60% of charge - Subsequent visit: 60% of charge
✓ General dental	2	\$800 per person	- Fluoride treatment: 60% of charge - Scale & clean: 60% of charge - Periodic oral examination: 60% of charge
✓ Health management / Healthy lifestyle	6	\$150 per person	Health management: 60% of charge
✓ Hearing aids	36	No annual limit	Hearing aid: 60% of charge
✓ Home nursing	2	\$150 per person	- Initial visit: 60% of charge - Subsequent visit: 60% of charge
✓ Major dental	12	\$800 per person combined limit for endodontic & major dental	- Surgical tooth extraction: 60% of charge - Full crown veneered: 60% of charge
✓ Non PBS pharmaceuticals	2	\$400 per person	Per eligible prescription: 60% of charge
✓ Occupational therapy	2	\$400 per person combined limit for dietetics/dietary advice, exercise physiology, eye therapy (orthoptics), occupational therapy & speech therapy	- Initial visit: 60% of charge - Subsequent visit: 60% of charge
✓ Optical	6	\$300 per person	- Multi-focal lenses & frames: 60% of charge - Single vision lenses & frames: 60% of charge
✓ Orthotics (podiatric orthoses)	2	\$250 per person combined limit for orthotics (podiatric orthoses) & podiatry	Orthotics supply & fit: 60% of charge
✓ Osteopathy	2	\$350 per person combined limit for chiropractic & osteopathy	- Initial visit: 60% of charge - Subsequent visit: 60% of charge
✓ Physiotherapy	2	\$450 per person	- Initial visit: 60% of charge - Subsequent visit: 60% of charge
✓ Podiatry	2	\$250 per person combined limit for orthotics (podiatric orthoses) & podiatry	- Initial visit: 60% of charge - Subsequent visit: 60% of charge
✓ Psychology	2	\$500 per person	- Initial visit: 60% of charge - Subsequent visit: 60% of charge
✓ Remedial massage	2	\$350 per person combined limit for acupuncture, chinese medicine, remedial massage & other services sub-limits apply	- Initial visit: 60% of charge - Subsequent visit: 60% of charge

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|  Speech therapy | 2 | \$400 per person
combined limit for dietetics/dietary advice, exercise physiology, eye therapy (orthoptics), occupational therapy & speech therapy | <ul style="list-style-type: none">• Initial visit: 60% of charge• Subsequent visit: 60% of charge |
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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

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|  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**\$295.71 / 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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Private Health Information Statement is available from the Private Health Insurance Ombudsman website at <https://privatehealth.gov.au/dynamic/Premium/PHIS/NIB/I79/QTNC2Y>