Seniors Health Insurance

Seniors Advantage Extras

$303.25 / month
(Before Rebate, Discount & Loading)
Available in SA

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/STNH2Y

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

✓ **Speech 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

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
- ✗ Audiology
- ✗ Orthodontic
- ✗ Vaccinations

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

Ambulance cover

In SA 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/540

Insurer Details

Seniors Health Insurance

Seniors Advantage Extras

$303.25 / month

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https://www.nib.com.au

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