For latest updates and insurer promotions visit: https://calculator.healthslips.com.au/policy/NIB.I80.NTLL10

Seniors Health Insurance
Seniors Top Extras

$146.88 / month
(Before Rebate, Discount & Loading)
Available in NSW & ACT

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: Only one person.

By using nib's First Choice providers, you will 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/I80/NTLL10

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	**$400 per policy** combined limit for acupuncture, chinese medicine, remedial massage & other services	• Initial visit: 70% of charge • Subsequent visit: 70% of charge
✓ Blood glucose monitors	12	**$400 per policy**	• Per monitor: 70% of charge
✓ Chinese medicine	2	**$400 per policy** combined limit for acupuncture, chinese medicine, remedial massage & other services	• Initial visit: 70% of charge • Subsequent visit: 70% of charge
✓ Chiropractic	2	**$400 per policy** combined limit for chiropractic, osteopathy & other services	• Initial visit: 70% of charge • Subsequent visit: 70% of charge
✓ Dietetics/dietary advice	2	**$350 per policy**	• Initial visit: 70% of charge • Subsequent visit: 70% of charge
✓ Endodontic	12	**$1,000 per policy** combined limit for endodontic & major dental	• Filling of one root canal: 70% of charge
✓ Exercise physiology	2	**$250 per policy**	• Initial visit: 70% of charge • Subsequent visit: 70% of charge
✓ Eye therapy (orthoptics)	2	**$200 per policy**	• Initial visit: 70% of charge • Subsequent visit: 70% of charge
✓ General dental	2	**$1,000 per policy**	• Fluoride treatment: 70% of charge • Scale & clean: 70% of charge • Periodic oral examination: 70% of charge

✓ **Health management / Healthy lifestyle**	6	**$200 per policy**	• Health management: 70% of charge
✓ **Hearing aids**	36	**$1,200 per policy**	• Hearing aid: 70% of charge
✓ **Home nursing**	2	**$200 per policy**	• Initial visit: 70% of charge • Subsequent visit: 70% of charge
✓ **Major dental**	12	**$1,000 per policy** combined limit for endodontic & major dental	• Surgical tooth extraction: 70% of charge • Full crown veneered: 70% of charge
✓ **Non PBS pharmaceuticals**	2	**$500 per policy**	• Per eligible prescription: 70% of charge
✓ **Occupational therapy**	2	**$300 per policy**	• Initial visit: 70% of charge • Subsequent visit: 70% of charge
✓ **Optical**	6	**$350 per policy**	• Multi-focal lenses & frames: 70% of charge • Single vision lenses & frames: 70% of charge
✓ **Orthodontic**	12	**$800 per policy** $1,700 lifetime limit	• Braces for upper & lower teeth, including removal plus fitting of retainer: 70% of charge
✓ **Orthotics (podiatric orthoses)**	2	**$250 per policy** combined limit for orthotics (podiatric orthoses), podiatry & other services	• Orthotics supply & fit: 70% of charge
✓ **Osteopathy**	2	**$400 per policy** combined limit for chiropractic, osteopathy & other services	• Initial visit: 70% of charge • Subsequent visit: 70% of charge
✓ **Physiotherapy**	2	**$500 per policy**	• Initial visit: 70% of charge • Subsequent visit: 70% of charge
✓ **Podiatry**	2	**$250 per policy** combined limit for orthotics (podiatric orthoses), podiatry & other services	• Initial visit: 70% of charge • Subsequent visit: 70% of charge
✓ **Psychology**	2	**$500 per policy**	• Initial visit: 70% of charge • Subsequent visit: 70% of charge
✓ **Remedial massage**	2	**$400 per policy** combined limit for acupuncture, chinese medicine, remedial massage & other services sub-limits apply	• Initial visit: 70% of charge • Subsequent visit: 70% of charge
✓ **Speech therapy**	2	**$250 per policy**	• Initial visit: 70% of charge • Subsequent visit: 70% of charge

Preventative Tests ($200) e.g. thin prep, bone density testing, bowel screening (Service limits apply). Health Aids ($400) e.g. spacer, peak flow meter, nebuliser, Irlen lens. Myotherapy: combined limit of $400 with acupuncture, remedial massage and chinese herbalism. Healthier Lifestyle includes nib 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
- ✗ Vaccinations

For further information about this policy see: https://my.nib.com.au/product-collateral/539

Ambulance cover

In NSW & ACT 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/539

Insurer Details

Seniors Health Insurance
Seniors Top Extras

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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/I80/NTLL10