

**Seniors Health Insurance**  
**Seniors Top Extras****\$275.08 / month**

(Before Rebate, Discount &amp; 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 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/QLR20**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>\$400 per person</b> combined limit for acupuncture, chinese medicine, remedial massage & other services	<ul style="list-style-type: none"><li>Initial visit: 70% of charge</li><li>Subsequent visit: 70% of charge</li></ul>
✓ Blood glucose monitors	12	<b>\$400 per person</b>	<ul style="list-style-type: none"><li>Per monitor: 70% of charge</li></ul>
✓ Chinese medicine	2	<b>\$400 per person</b> combined limit for acupuncture, chinese medicine, remedial massage & other services	<ul style="list-style-type: none"><li>Initial visit: 70% of charge</li><li>Subsequent visit: 70% of charge</li></ul>
✓ Chiropractic	2	<b>\$400 per person</b> combined limit for chiropractic, osteopathy & other services	<ul style="list-style-type: none"><li>Initial visit: 70% of charge</li><li>Subsequent visit: 70% of charge</li></ul>
✓ Dietetics/dietary advice	2	<b>\$350 per person</b>	<ul style="list-style-type: none"><li>Initial visit: 70% of charge</li><li>Subsequent visit: 70% of charge</li></ul>
✓ Endodontic	12	<b>\$1,000 per person</b> combined limit for endodontic & major dental	<ul style="list-style-type: none"><li>Filling of one root canal: 70% of charge</li></ul>
✓ Exercise physiology	2	<b>\$250 per person</b>	<ul style="list-style-type: none"><li>Initial visit: 70% of charge</li><li>Subsequent visit: 70% of charge</li></ul>
✓ Eye therapy (orthoptics)	2	<b>\$200 per person</b>	<ul style="list-style-type: none"><li>Initial visit: 70% of charge</li><li>Subsequent visit: 70% of charge</li></ul>
✓ General dental	2	<b>\$1,000 per person</b>	<ul style="list-style-type: none"><li>Fluoride treatment: 70% of charge</li><li>Scale &amp; clean: 70% of charge</li><li>Periodic oral examination: 70% of charge</li></ul>

✓ Health management / Healthy lifestyle	6	\$200 per person	<ul style="list-style-type: none"> <li>Health management: 70% of charge</li> </ul>
✓ Hearing aids	36	\$1,200 per person	<ul style="list-style-type: none"> <li>Hearing aid: 70% of charge</li> </ul>
✓ Home nursing	2	\$200 per person	<ul style="list-style-type: none"> <li>Initial visit: 70% of charge</li> <li>Subsequent visit: 70% of charge</li> </ul>
✓ Major dental	12	\$1,000 per person combined limit for endodontic & major dental	<ul style="list-style-type: none"> <li>Surgical tooth extraction: 70% of charge</li> <li>Full crown veneered: 70% of charge</li> </ul>
✓ Non PBS pharmaceuticals	2	\$500 per person	<ul style="list-style-type: none"> <li>Per eligible prescription: 70% of charge</li> </ul>
✓ Occupational therapy	2	\$300 per person	<ul style="list-style-type: none"> <li>Initial visit: 70% of charge</li> <li>Subsequent visit: 70% of charge</li> </ul>
✓ Optical	6	\$350 per person	<ul style="list-style-type: none"> <li>Multi-focal lenses &amp; frames: 70% of charge</li> <li>Single vision lenses &amp; frames: 70% of charge</li> </ul>
✓ Orthodontic	12	\$800 per person \$1,700 lifetime limit	<ul style="list-style-type: none"> <li>Braces for upper &amp; lower teeth, including removal plus fitting of retainer: 70% of charge</li> </ul>
✓ Orthotics (podiatric orthoses)	2	\$250 per person combined limit for orthotics (podiatric orthoses), podiatry & other services	<ul style="list-style-type: none"> <li>Orthotics supply &amp; fit: 70% of charge</li> </ul>
✓ Osteopathy	2	\$400 per person combined limit for chiropractic, osteopathy & other services	<ul style="list-style-type: none"> <li>Initial visit: 70% of charge</li> <li>Subsequent visit: 70% of charge</li> </ul>
✓ Physiotherapy	2	\$500 per person	<ul style="list-style-type: none"> <li>Initial visit: 70% of charge</li> <li>Subsequent visit: 70% of charge</li> </ul>
✓ Podiatry	2	\$250 per person combined limit for orthotics (podiatric orthoses), podiatry & other services	<ul style="list-style-type: none"> <li>Initial visit: 70% of charge</li> <li>Subsequent visit: 70% of charge</li> </ul>
✓ Psychology	2	\$500 per person	<ul style="list-style-type: none"> <li>Initial visit: 70% of charge</li> <li>Subsequent visit: 70% of charge</li> </ul>
✓ Remedial massage	2	\$400 per person combined limit for acupuncture, chinese medicine, remedial massage & other services sub-limits apply	<ul style="list-style-type: none"> <li>Initial visit: 70% of charge</li> <li>Subsequent visit: 70% of charge</li> </ul>
✓ Speech therapy	2	\$250 per person	<ul style="list-style-type: none"> <li>Initial visit: 70% of charge</li> <li>Subsequent visit: 70% of charge</li> </ul>

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

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/539>

## Insurer Details



Seniors Health Insurance  
Seniors Top Extras

**\$275.08 / 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

**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/QTLR20>