

**Seniors Health Insurance**  
**Seniors Top Extras****\$279.05 / month**

(Before Rebate, Discount &amp; Loading)

Available in VIC

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/VTMG20**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

In VIC 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

**\$279.05 / month**  
(Before Rebate, Discount & Loading)  
Available in VIC

Call now 13 14 63  
Sponsor link

Seniors Health Insurance

<https://www.nib.com.au>

13 14 63

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