

**Seniors Health Insurance**
Seniors Top Extras**\$344.62 / month**
(Before Rebate, Discount & 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 & dependants (3 or more people, only 2 of whom are adults).

Children (0 - 17), non-classified* dependant (18 - 20) and students (21 - 30), as well as persons with a disability who qualify as a child, non-classified* dependant and 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 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/VTMH2D**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 person 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 person	Per monitor: 70% of charge
✓ Chinese medicine	2	\$400 per person combined limit for acupuncture, chinese medicine, remedial massage & other services	- Initial visit: 70% of charge - Subsequent visit: 70% of charge
✓ Chiropractic	2	\$400 per person combined limit for chiropractic, osteopathy & other services	- Initial visit: 70% of charge - Subsequent visit: 70% of charge
✓ Dietetics/dietary advice	2	\$350 per person	- Initial visit: 70% of charge - Subsequent visit: 70% of charge
✓ Endodontic	12	\$1,000 per person combined limit for endodontic & major dental	Filling of one root canal: 70% of charge
✓ Exercise physiology	2	\$250 per person	- Initial visit: 70% of charge - Subsequent visit: 70% of charge
✓ Eye therapy (orthoptics)	2	\$200 per person	- Initial visit: 70% of charge - Subsequent visit: 70% of charge

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



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Seniors Top Extras

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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/I80/VTMH2D>