

**Seniors Health Insurance**  
**Seniors Top Extras****\$265.10 / 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:** One adult & dependants (2 or more people, only one of whom is an adult).

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/VTMI1D****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><br>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><br>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><br>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><br>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  | \$1,000 per person                                                                                                          | <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<br>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<br>\$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<br>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<br>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<br>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<br>combined limit for acupuncture, chinese medicine, remedial massage & other services<br>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

**\$265.10 / month**  
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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/VTMI1D>