



**Qantas Insurance**  
**Qantas Starter Extras**

**\$116.78 / 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:** Two adults & dependants, including non-student dependants (3 or more people, only 2 of whom are adults).

Children (0 - 17), non-classified\* dependant (18 - 20), students (21 - 30) and non-students (21 to 30), as well as persons with a disability who qualify as a child, non-classified\* dependant, student and non-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 our FirstChoice providers, you may have lower out-of-pocket costs on many allied health services. A list of "preferred providers" is available from the health insurer. See <https://insurance.qantas.com/find-a-provider>.

Policy ID: NIB/I91/NXWL2Y

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
✓ General dental	2	\$250 per person	<ul style="list-style-type: none"><li>Fluoride treatment: 60% of charge</li><li>Scale &amp; clean: 60% of charge</li><li>Periodic oral examination: 60% of charge</li></ul>
✓ Optical	6	\$150 per person	<ul style="list-style-type: none"><li>Multi-focal lenses &amp; frames: 60% of charge</li><li>Single vision lenses &amp; frames: 60% of charge</li></ul>
✓ Physiotherapy	2	\$200 per person	<ul style="list-style-type: none"><li>Initial visit: 60% of charge</li><li>Subsequent visit: 60% of charge</li></ul>
✓ Remedial massage	2	\$100 per person	<ul style="list-style-type: none"><li>Initial visit: 60% of charge</li></ul>

Service limits apply for Preventative dental.

**This policy does not include General treatment (Extras) cover for**

- |                                 |   |                                  |
|---------------------------------|---|----------------------------------|
| ✗ Acupuncture                   | ✗ Exercise physiology                   | ✗ Occupational therapy           |
| ✗ Ante-natal/Post-natal classes | ✗ Eye therapy (orthoptics)              | ✗ Orthodontic                    |
| ✗ Audiology                     | ✗ Health management / Healthy lifestyle | ✗ Orthotics (podiatric orthoses) |
| ✗ Blood glucose monitors        | ✗ Hearing aids                          | ✗ Osteopathy                     |
| ✗ Chinese medicine              | ✗ Home nursing                          | ✗ Podiatry                       |
| ✗ Chiropractic                  | ✗ Major dental                          | ✗ Psychology                     |
| ✗ Dietetics/dietary advice      | ✗ Non PBS pharmaceuticals               | ✗ Speech therapy                 |
| ✗ Endodontic                    |   | ✗ Vaccinations                   |

**Other features of this general treatment cover:** The Extras that people use most. Of course, you can see your choice of provider, but by choosing a FirstChoice provider, you may have less to pay towards the cost of your treatment. We've created the FirstChoice network to help you access quality healthcare and a better deal for you and your family. We've locked in lower costs with our FirstChoice providers, so you can enjoy competitive treatment fees when you visit the dentist or a discount the next time you claim for glasses.

**For further information about this policy see:** <https://www.nib.com.au/docs/nib359121>

## 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://www.nib.com.au/docs/nib359121>

## Insurer Details




**Qantas Insurance**  
**Qantas Starter Extras**

**\$116.78 / month**  
(Before Rebate, Discount & Loading)  
Available in NSW & ACT

Call now  **13 49 60**  
Sponsor link

**Qantas Insurance**

 <https://www.qantasinsurance.com/health>

 **13 49 60**

**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/I91/NXWL2Y>