

**Seniors Health Insurance**
Seniors Bronze Plus Hospital \$500 Excess**\$235.63 / month**

(Before Rebate, Discount & Loading)

Available in WA

You may be entitled to an Australian Government Rebate on the above premium. Your premium may also include a Lifetime Health Cover Loading, an Age-based Discount or an insurer discount. Check with your insurer for details.

This policy covers: Two adults (and no-one else).

- This policy exempts you from the Medicare Levy Surcharge.
- This policy provides accident cover - check with insurer for details.
- This policy does not provide benefits for travel or accommodation outside of hospital.

Policy ID: NIB/J102/WTYJ20**Source:** [Private Health Information Statement \(PHIS\)](#)

Hospital Cover

Covered **Restricted Cover** **Not Covered****This policy includes cover for**

Blood	Digestive system	Lung and chest
Bone, joint and muscle	Ear, nose and throat	Male reproductive system
Brain and nervous system	Eye (not cataracts)	Miscarriage and termination of pregnancy
Breast surgery (medically necessary)	Gastrointestinal endoscopy	Pain management
Chemotherapy, radiotherapy and immunotherapy for cancer	Gynaecology	Palliative care
Dental surgery	Hernia and appendix	Rehabilitation
Diabetes management (excluding insulin pumps)	Hospital psychiatric services	Skin
	Joint reconstructions	Tonsils, adenoids and grommets
	Kidney and bladder	

This policy does not include cover for

Assisted reproductive services	Implantation of hearing devices	Podiatric surgery (provided by a registered podiatric surgeon)
Back, neck and spine	Insulin pumps	Pregnancy and birth
Cataracts	Joint replacements	Sleep studies
Dialysis for chronic kidney failure	Pain management with device	Weight loss surgery
Heart and vascular system	Plastic and reconstructive surgery (medically necessary)	

The benefits paid for hospital treatment will depend on the type of cover you purchase and whether your fund has an agreement in place with the hospital in which you are treated. See 'Agreement Hospitals' on privatehealth.gov.au for which hospitals have arrangements with your insurer – <https://privatehealth.gov.au/dynamic/agreementhospitals>.

Under this policy, you may have to pay out-of-pocket costs above what you get from Medicare or your private health insurer. Before you go to hospital, you should ask your doctors, hospital and health insurer about any out-of-pocket costs that may apply to you.

The following payments may also apply for hospital admissions

Excess: You will have to pay an excess of \$500 per admission. This is limited to a maximum of \$500 per person per year.

Co-payments: No co-payments

The following waiting periods for hospital admissions apply to new or upgrading members**Waiting periods:**

- 2 months for palliative care, rehabilitation and hospital psychiatric treatments, even if pre-existing
- 12 months for other pre-existing conditions
- 2 months for all other treatments

Gap Cover

This provider offers 'known gap' or 'no gap' cover for medical bills for this product. The Medical Costs Finder (<https://www.health.gov.au/resources/apps-and-tools/medical-costs-finder>) lets you find out more about the cost of specialist medical services.

For further information about this policy see: <https://my.nib.com.au/product-collateral/535>

Ambulance cover

In WA 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/535>

Insurer Details



Seniors Health Insurance
Seniors Bronze Plus Hospital \$500 Excess

\$235.63 / month

(Before Rebate, Discount & Loading)

Available in WA

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/J102/WTYJ20>