

**Seniors Health Insurance**

Seniors Silver Hospital \$500 Excess

\$222.26 / month

(Before Rebate, Discount & Loading)

Available in NT

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 & 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.

- 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/J103/DTTJ2D**Source:** [Private Health Information Statement \(PHIS\)](#)

Hospital Cover

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

 Back, neck and spine	 Ear, nose and throat	 Male reproductive system
 Blood	 Eye (not cataracts)	 Miscarriage and termination of pregnancy
 Bone, joint and muscle	 Gastrointestinal endoscopy	 Pain management
 Brain and nervous system	 Gynaecology	 Palliative care
 Breast surgery (medically necessary)	 Heart and vascular system	 Plastic and reconstructive surgery (medically necessary)
 Chemotherapy, radiotherapy and immunotherapy for cancer	 Hernia and appendix	 Podiatric surgery (provided by a registered podiatric surgeon)
 Dental surgery	 Hospital psychiatric services	 Rehabilitation
 Diabetes management (excluding insulin pumps)	 Implantation of hearing devices	 Skin
 Digestive system	 Joint reconstructions	 Tonsils, adenoids and grommets
	 Kidney and bladder	
	 Lung and chest	

This policy does not include cover for

 Assisted reproductive services	 Insulin pumps	 Pregnancy and birth
 Cataracts	 Joint replacements	 Sleep studies
 Dialysis for chronic kidney failure	 Pain management with device	 Weight loss surgery

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 and \$1000 per policy per year.

Excess payments do not apply to hospital admissions for dependants.

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/536>

Ambulance cover

In NT 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/536>

Insurer Details



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Seniors Silver Hospital \$500 Excess

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Call now 13 14 63
Sponsor link

Seniors Health Insurance

🌐 <https://www.nib.com.au>

📞 1314 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/J103/DTTJ2D>