

**Qantas Insurance****Qantas Basic Hospital \$500 Excess****\$266.42 / 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 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/J47/NFZB2D**Source: Private Health Information Statement (PHIS).**

Hospital Cover

✓ Covered

R Restricted Cover

✗ Not Covered

This policy includes cover for

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|------------------------------|--|----------------------------------|
| ✓ Dental surgery | R Hospital psychiatric services | R Palliative care |
| ✓ Gastrointestinal endoscopy | ✓ Joint reconstructions | R Rehabilitation |
| ✓ Gynaecology | ✓ Miscarriage and termination of pregnancy | ✓ Tonsils, adenoids and grommets |
| ✓ Hernia and appendix | | |

This policy does not include cover for

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|---|---------------------------------------|--|
| ✗ Assisted reproductive services | ✗ Dialysis for chronic kidney failure | ✗ Male reproductive system |
| ✗ Back, neck and spine | ✗ Digestive system | ✗ Pain management |
| ✗ Blood | ✗ Ear, nose and throat | ✗ Pain management with device |
| ✗ Bone, joint and muscle | ✗ Eye (not cataracts) | ✗ Plastic and reconstructive surgery (medically necessary) |
| ✗ Brain and nervous system | ✗ Heart and vascular system | ✗ Podiatric surgery (provided by a registered podiatric surgeon) |
| ✗ Breast surgery (medically necessary) | ✗ Implantation of hearing devices | ✗ Pregnancy and birth |
| ✗ Cataracts | ✗ Insulin pumps | ✗ Skin |
| ✗ Chemotherapy, radiotherapy and immunotherapy for cancer | ✗ Joint replacements | ✗ Sleep studies |
| ✗ Diabetes management (excluding insulin pumps) | ✗ Kidney and bladder | ✗ Weight loss surgery |
| | ✗ Lung and chest | |

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/113>

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://my.nib.com.au/product-collateral/113>

Insurer Details

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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/J47/NFZB2D>