

**Qantas Insurance**

Qantas Bronze Hospital and Extras \$500 Excess

**\$222.26 / month**

(Before Rebate, Discount &amp; Loading)

Available in SA

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:** Only one person.

- 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/J52/SOYC10****Source:** [Private Health Information Statement \(PHIS\)](#)

## Hospital Cover

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

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

**This policy does not include cover for**

Assisted reproductive services	Dialysis for chronic kidney failure	Joint replacements
Back, neck and spine	Heart and vascular system	Pregnancy and birth
Cataracts	Implantation of hearing devices	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](https://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 \$500 per policy 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.

**Other features of this hospital cover**

We do not have a preferred-provider-network-arrangement but operate a MediGap scheme aiming to eliminate the 'gap' payments for specialist fees in hospital. When a specialist chooses to participate in MediGap, they agree not to charge an out-of-pocket expense for your procedure. We do this by building a network of specialists who may agree to receive a higher benefit from us than they would ordinarily receive. In exchange, they do not charge you an out-of-pocket expense. Ask your specialist if they'll MediGap for you!

**For further information about this policy see:** <https://my.nib.com.au/product-collateral/133>

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/J52/SOYC10 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
✓ Endodontic	12	<b>\$350 per policy</b> combined limit for endodontic & major dental	<ul style="list-style-type: none"><li>• Filling of one root canal: 60% of charge</li></ul>
✓ General dental	2	<b>\$600 per policy</b>	<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>
✓ Health management / Healthy lifestyle	6	<b>\$100 per policy</b>	<ul style="list-style-type: none"><li>• Health management: 60% of charge</li></ul>
✓ Major dental	12	<b>\$350 per policy</b> combined limit for endodontic & major dental	<ul style="list-style-type: none"><li>• Surgical tooth extraction: 60% of charge</li><li>• Full crown veneered: 60% of charge</li></ul>

<b>✓ Non PBS pharmaceuticals</b>	<b>2</b>	<b>\$100 per policy</b>	<ul style="list-style-type: none"><li>• Per eligible prescription: 60% of charge</li></ul>
<b>✓ Optical</b>	<b>6</b>	<b>\$200 per policy</b>	<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>
<b>✓ Physiotherapy</b>	<b>2</b>	<b>\$300 per policy</b>	<ul style="list-style-type: none"><li>• Initial visit: 60% of charge</li><li>• Subsequent visit: 60% of charge</li></ul>

Healthy Lifestyle includes approved weight management, quit smoking and health management programs (gym, personal trainer) and more. For Preventative dental service limits apply.

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

✗ Acupuncture	✗ Exercise physiology	✗ Osteopathy
✗ Ante-natal/Post-natal classes	✗ Eye therapy (orthoptics)	✗ Podiatry
✗ Audiology	✗ Hearing aids	✗ Psychology
✗ Blood glucose monitors	✗ Home nursing	✗ Remedial massage
✗ Chinese medicine	✗ Occupational therapy	✗ Speech therapy
✗ Chiropractic	✗ Orthodontic	✗ Vaccinations
✗ Dietetics/dietary advice	✗ Orthotics (podiatric orthoses)	

**Other features of this general treatment cover:** 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://my.nib.com.au/product-collateral/133>

**Ambulance cover**

In SA 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/133>

**Insurer Details**

 QANTAS  
FREQUENT FLYER**Qantas Insurance**

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**\$222.26 / month**

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Call now  13 49 60 Sponsor link**Qantas Insurance** <https://www.qantasinsurance.com/health> 13 49 60

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