

**Qantas Insurance**

Qantas Silver Hospital and Extras \$500 Excess

\$330.69 / month

(Before Rebate, Discount & Loading)

Available in QLD

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/J54/QOZY10**Source:** [Private Health Information Statement \(PHIS\)](#)

Hospital Cover

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

Back, neck and spine	Gastrointestinal endoscopy	Miscarriage and termination of pregnancy
Blood	Gynaecology	Pain management
Bone, joint and muscle	Heart and vascular system	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	Implantation of hearing devices	Podiatric surgery (provided by a registered podiatric surgeon)
Dental surgery	Insulin pumps	Rehabilitation
Diabetes management (excluding insulin pumps)	Joint reconstructions	Skin
Digestive system	Joint replacements	Sleep studies
Ear, nose and throat	Kidney and bladder	Tonsils, adenoids and grommets
Eye (not cataracts)	Lung and chest	
	Male reproductive system	

This policy does not include cover for

Assisted reproductive services	Dialysis for chronic kidney failure	Weight loss surgery
Cataracts	Pregnancy and birth	

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 \$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/135>

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/J54/QOZY10 Source: [Private Health Information Statement \(PHIS\)](#)

Extras Cover

This policy includes General treatment (Extras) cover for

Note, for treatments marked with * : Combined limit for Chiropractic and Osteopathy. Combined Natural Therapies limit for Acupuncture, Naturopathy and other services, including a sub-limit for Remedial Massage. Increasing limit on Orthodontic

Treatment & waiting period (months)	Benefit limits per 12 months unless otherwise stated	Examples of maximum benefits
✓ Acupuncture	2 \$300 per policy combined limit for acupuncture, chinese medicine, remedial massage & other services	<ul style="list-style-type: none">• Initial visit: 60% of charge• Subsequent visit: 60% of charge
✓ Blood glucose monitors	12 \$250 per policy	<ul style="list-style-type: none">• Per monitor: 60% of charge
✓ Chinese medicine	2 \$300 per policy combined limit for acupuncture, chinese medicine, remedial massage & other services	<ul style="list-style-type: none">• Initial visit: 60% of charge• Subsequent visit: 60% of charge

✓ Chiropractic	2	\$300 per policy combined limit for chiropractic & osteopathy	<ul style="list-style-type: none"> Initial visit: 60% of charge Subsequent visit: 60% of charge
✓ Dietetics/dietary advice	2	\$300 per policy	<ul style="list-style-type: none"> Initial visit: 60% of charge Subsequent visit: 60% of charge
✓ Endodontic	12	\$700 per policy combined limit for endodontic & major dental	<ul style="list-style-type: none"> Filling of one root canal: 60% of charge
✓ General dental	2	\$700 per policy	<ul style="list-style-type: none"> Fluoride treatment: 60% of charge Scale & clean: 60% of charge Periodic oral examination: 60% of charge
✓ Health management / Healthy lifestyle	6	\$200 per policy	<ul style="list-style-type: none"> Health management: 60% of charge
✓ Major dental	12	\$700 per policy combined limit for endodontic & major dental	<ul style="list-style-type: none"> Surgical tooth extraction: 60% of charge Full crown veneered: 60% of charge
✓ Non PBS pharmaceuticals	2	\$150 per policy	<ul style="list-style-type: none"> Per eligible prescription: 60% of charge
✓ Occupational therapy	2	\$300 per policy	<ul style="list-style-type: none"> Initial visit: 60% of charge Subsequent visit: 60% of charge
✓ Optical	6	\$250 per policy	<ul style="list-style-type: none"> Multi-focal lenses & frames: 60% of charge Single vision lenses & frames: 60% of charge
✓ Orthodontic	12	\$350 per policy \$1,500 lifetime limit	<ul style="list-style-type: none"> Braces for upper & lower teeth, including removal plus fitting of retainer: 60% of charge
✓ Orthotics (podiatric orthoses)	2	\$200 per policy combined limit for orthotics (podiatric orthoses) & podiatry	<ul style="list-style-type: none"> Orthotics supply & fit: 60% of charge
✓ Osteopathy	2	\$300 per policy combined limit for chiropractic & osteopathy	<ul style="list-style-type: none"> Initial visit: 60% of charge Subsequent visit: 60% of charge
✓ Physiotherapy	2	\$350 per policy	<ul style="list-style-type: none"> Initial visit: 60% of charge Subsequent visit: 60% of charge
✓ Podiatry	2	\$200 per policy combined limit for orthotics (podiatric orthoses) & podiatry	<ul style="list-style-type: none"> Initial visit: 60% of charge Subsequent visit: 60% of charge
✓ Remedial massage	2	\$300 per policy combined limit for acupuncture, chinese medicine, remedial massage & other services sub-limits apply	<ul style="list-style-type: none"> Initial visit: 60% of charge Subsequent visit: 60% of charge
✓ Speech therapy	2	\$350 per policy	<ul style="list-style-type: none"> Initial visit: 60% of charge Subsequent visit: 60% of charge

Preventative Tests - \$100 limit per person per calendar year (waiting period 6 months): 60% back on preventative health test e.g. thin prep, bone density testing, bowel screening (service limits apply). Top Health Aids - \$250 limit per person per calendar year (waiting period 12 months): 60% back on health aids e.g. spacer, peak flow meter, nebuliser, blood glucose monitor, Irlen lens (service limits apply). Myotherapy - \$300 combined limit with acupuncture, remedial massage and Chinese herbalism per person per calendar year (waiting period 2 months). 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

✗ Ante-natal/Post-natal classes	✗ Eye therapy (orthoptics)	✗ Psychology
✗ Audiology	✗ Hearing aids	✗ Vaccinations
✗ Exercise physiology	✗ Home nursing	

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/135>

Ambulance cover

Ambulance cover is provided by the State government for Queensland residents (<https://www.ambulance.qld.gov.au>). This includes cover whilst interstate.

Other features of this ambulance cover: Emergency ambulance costs are covered by the state government for residents of Queensland.

For further information about this policy see: <https://my.nib.com.au/product-collateral/135>

Insurer Details

FREQUENT FLYER  QANTAS INSURANCE

Qantas Insurance

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\$330.69 / month

(Before Rebate, Discount & Loading)

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Call now  13 49 60 Sponsor link

Qantas Insurance

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

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