

**Qantas Insurance**

Qantas Silver Plus Hospital and Lifestyle Extras \$500 Excess

\$334.93 / month

(Before Rebate, Discount & 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/J69/SIUJ10**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	Pain management with device
Breast surgery (medically necessary)	Heart and vascular system	Palliative care
Cataracts	Hernia and appendix	Plastic and reconstructive surgery (medically necessary)
Chemotherapy, radiotherapy and immunotherapy for cancer	Hospital psychiatric services	Podiatric surgery (provided by a registered podiatric surgeon)
Dental surgery	Implantation of hearing devices	Rehabilitation
Diabetes management (excluding insulin pumps)	Insulin pumps	Skin
Dialysis for chronic kidney failure	Joint reconstructions	Sleep studies
Digestive system	Joint replacements	Tonsils, adenoids and grommets
	Kidney and bladder	
	Lung and chest	

This policy does not include cover for

Assisted reproductive services

Pregnancy and birth

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 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/163>

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>.

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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
✓ Acupuncture	2 \$300 per policy combined limit for acupuncture, 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 \$600 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	\$600 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	\$150 per policy	<ul style="list-style-type: none"> Health management: 60% of charge
✓ Major dental	12	\$600 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
✓ 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
✓ 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
✓ Psychology	2	\$300 per policy	<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, remedial massage & other services sub-limits apply	<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). Wellbeing Health Aids - \$250 limit per person per calendar year (waiting period 12 months): 60% back on health aids e.g. shoulder braces, knee braces, splints (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. Psychology has a sublimit of \$150 for Digital Cognitive Behavioural Therapy (CBT). For Preventative dental service limits apply.

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

✗ Ante-natal/Post-natal classes	✗ Exercise physiology	✗ Occupational therapy
✗ Audiology	✗ Eye therapy (orthoptics)	✗ Orthodontic
✗ Blood glucose monitors	✗ Hearing aids	✗ Speech therapy
✗ Chinese medicine	✗ Home nursing	✗ Vaccinations

Other features of this general treatment cover: Extras that are designed to appeal to those with an active lifestyle. 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/163>

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/163>

Insurer Details



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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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