

## Extras cover

The services you can use every day to stay healthy

**nib**  
it's worth it

## Tailor your Extras

### Decide between

#### Core Extras - 60%\* back

The Extras that people use most – like dental, optical, physio

**OR**

#### Core Extras Boost - 60%\* back

Cover for the same Extras as Core Extras cover, with higher annual limits

If you're looking for more, you can add 1 or 2 of the following

#### Family Extras - 60%\* back

The Extras your family needs as your family grows

#### Wellbeing Extras - 60%\* back

The Extras services to help you look after your overall health and wellbeing

#### Young at Heart Extras - 60%\* back

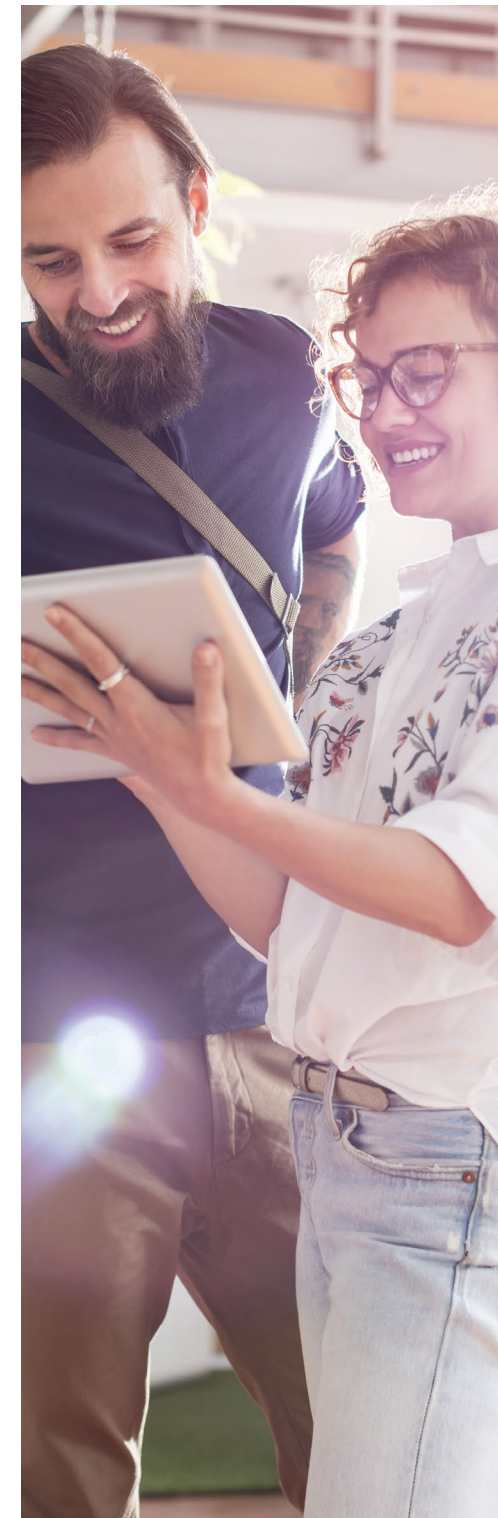
The Extras services you may need as you grow older

Or, choose our best level of Extras cover

#### Top Extras - 75%\* back

The most comprehensive Extras cover available from nib

\*Of the cost to you up to your annual limit.



## Extras covered

**Preventative dental treatment** Includes selected examinations, scale & cleans and fluoride treatments

**General dental treatment** E.g. fillings, basic extractions, x-rays

**Major dental treatment** Includes root canal therapy, crowns, bridges, dentures, oral surgery

**Optical appliances** (appliance limits apply) E.g. prescription glasses and contact lenses

**Physiotherapy**

**Ambulance** Emergency ambulance transport paid at 100% of the cost\*

### Waiting Period

Applies if you are new to health insurance or if you have recently increased your level of Extras cover

2 months

2 months

12 months

6 months

2 months

1 day

### Annual Limit (maximum amount claimable per person in a calendar year)

**Core Extras  
60%\* back**

**No limit**

**\$600**

**\$600**

**\$250**

**\$350**

**No limit**

**OR**

**Core Extras Boost  
60%\* back**

**No limit**

**\$700**

**\$1,000**

**\$300**

**\$450**

**No limit**

**Top Extras  
75%\* back**

**No limit**

**\$1,000**

**\$1,300**

**\$350**

**\$600**

**No limit**

If you're looking for more, you can add 1 or 2 of the following

**Orthodontia** 12 months

**Speech pathology (speech therapy)** 2 months

**Podiatry** (consultations only) 2 months  
**Foot orthotics & orthopaedic shoes** (appliance limits apply)

**Occupational therapy** 2 months

**Antenatal classes & postnatal services** Antenatal classes and postnatal services paid at 100% of the cost, up to the annual limit 2 months

**Family health aids** (appliance limits apply) Nebuliser, irlen lens, peak flow meter, spacers 12 months

**Preventative tests** (service limits apply) Thin prep, bone density tests, bowel screening 6 months

**Chiropractic  
Osteopathy** 2 months

**Natural therapies** (consultations only) Remedial massage, acupuncture, Chinese herbalism and myotherapy 2 months

**Dietary advice** (consultations only) 2 months

**Psychology** 2 months

**Wellbeing health aids** (appliance limits apply) Ankle-foot orthoses/knee-ankle-foot orthoses#, knee brace, hip orthosis, joint fluid replacements, shoulder brace, splint/orthosis for finger, hand, wrist, arm & elbow. 12 months

**Healthier lifestyle benefit** nib approved weight management, quit smoking, and health management programs (gym, personal trainer) 6 months

**Pharmaceutical prescriptions** Benefits only payable for non PBS items. Benefits do not apply to prescriptions dispensed to hospital inpatients 2 months

**Hearing aids** (appliance and service limits apply) 36 months

**Young at Heart health aids** (appliance limits apply) CPAP machine/parts, pressure garment, walking frame, blood pressure monitor, hip protector, blood coagulation device, erectile dysfunction pump, macular degeneration aid 12 months

**Exercise physiology** 2 months

**Eye therapy (orthoptics)** 2 months

**Home nursing services** 2 months

**Top health aids** (appliance limits apply) All the aids you get with Family, Wellbeing and YAH Extras plus more, including: rigid neck brace, back brace, wheelchair, blood glucose monitor 12 months

**Family Extras  
60%\* back**

**Starting limit of \$350**  
(increasing by \$100 per calendar year to a lifetime limit of \$1,500)

**\$350**

**\$200**

**\$300**

**\$200**

**\$250**

**\$100**

**Wellbeing Extras  
60%\* back**

**\$100**

**\$300**

**\$300**  
(remedial massage limited to \$150)

**\$300**

**\$300**

**\$250**

**\$150**

**YAH Extras  
60%\* back**

**\$200**

**\$300**

**\$250**

**\$400**

**\$500**

**\$250**

**Starting limit of \$800**  
(increasing by \$100 per calendar year to a lifetime limit of \$2,600)

**\$450**

**\$400**

**\$450**

**\$250**

**\$200**

**\$500**

**\$400**  
(remedial massage limited to \$200)

**\$600**

**\$500**

**\$200**

**\$500**

**\$1,200**  
(incl. speech processors)

**\$300**

**\$200**

**\$200**

**\$500**

\*Of the cost to you up to your annual limit. ^Not available to residents of Queensland and Tasmania who have ambulance services provided by their State ambulance schemes, or pension and health care card holders who have ambulance services provided by State ambulance schemes (check entitlements with Centrelink if unsure). \*Please note: not foot orthotics (shoe inserts) provided by a podiatrist; podiatry benefits are available on our Family and Young at Heart Extras covers. This product information is correct as at 1 July 2021 and is intended as a summary only. It should be read in conjunction with the Policy Booklet, available at [nib.com.au](http://nib.com.au). Rules and benefits may change from time to time. nib health funds limited abn 83 000 124 381.



## The Australian Government Rebate on private health insurance

The Private Health Insurance Rebate offers a saving on the cost of private health cover funded by the Federal Government. The level of Rebate you could be entitled to receive is based on the age of the oldest person on the policy and your taxable income (or combined family income for couples and families).

The table below will help you determine which rebate level you could be entitled to. The Rebate percentages are set annually by the Australian Government.

If you have a Lifetime Health Cover loading, the Rebate is not claimable on the LHC loading component of your premium

	Base Tier	Tier 1	Tier 2	Tier 3
<b>Singles</b>	\$90,000 or less	\$90,001–105,000	\$105,001–140,000	\$140,001+
<b>Families</b>	\$180,000 or less	\$180,001–210,000	\$210,001–280,000	\$280,001+

## Private Health Insurance Rebate – from 1 April 2021

	Base Tier	Tier 1	Tier 2	Tier 3
<b>Under 65</b>	24.608%	16.405%	8.202%	0%
<b>65-69</b>	28.710%	20.507%	12.303%	0%
<b>70+</b>	32.812%	24.608%	16.405%	0%

Source: Australian Tax Office. These thresholds apply for the 2021/2022 financial year. For families, and single parent families the threshold increases by \$1,500 for each dependant child after the first. All members on the policy must be eligible to claim the Rebate. There are specific rules for calculating income for Australian Government Rebate purposes. For more information go to [ato.gov.au](http://ato.gov.au)

## We've locked in lower costs with nib First Choice providers so you can get more out of your nib cover

Great customer service and value for money. Access a community of dentists, physiotherapists and optometrists you can trust, who offer quality services and may charge less than other providers\*.

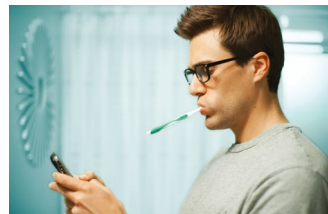
- ✓ Competitive fees for many common dental treatments and physiotherapy consultations.
- ✓ Choose from a range of discounted prescription glasses.

## nib Dental & Eye Care Centres\*\*

Up to 100% back on:

- ✓ dental check-ups
- ✓ a range of single vision glasses and contact lenses.

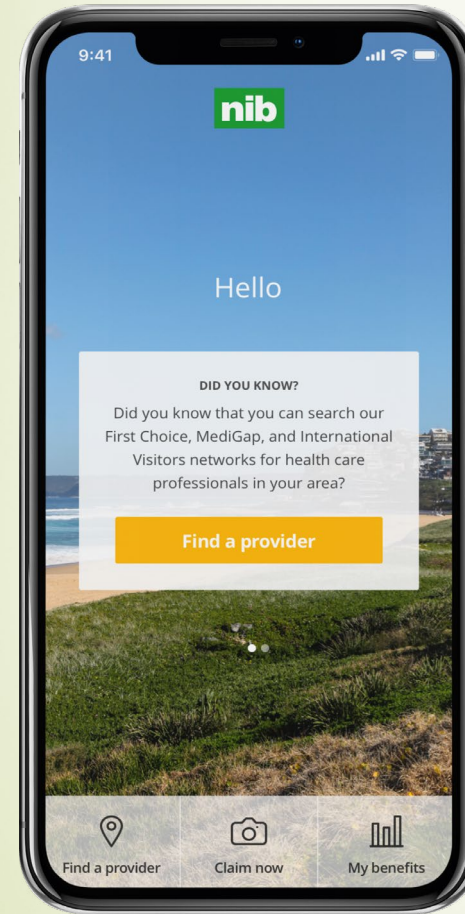
20% off storewide discount on full priced items for nib members at nib Eye Care Centres.



Find your local nib First Choice provider at [nib.com.au/find-a-provider](http://nib.com.au/find-a-provider) or download the nib app

Book an appointment today  
**1300 345 300**  
[nibdental.com.au](http://nibdental.com.au)  
[nibeyecare.com.au](http://nibeyecare.com.au)

\*nib First Choice providers offer competitive fees for many commonly claimed dental treatments, many commonly claimed physiotherapy consultations, and standard discounts on their retail price for select single vision prescription glasses and other optical products, as agreed with nib. These fees and discounts are reviewed at least annually and are subject to change. Always check [nib.com.au/find-a-provider](http://nib.com.au/find-a-provider) or the nib App before booking to ensure your provider participates or simply ask your provider if they are part of nib's network at the time of booking. Providers occasionally leave the nib First Choice network so it's important to check before booking to avoid disappointment. \*\*nib Dental Care Centres are owned and operated by Pacific Smiles Group Limited (ABN 42 103 087 449). The nib Dental Care trademark is owned by nib health funds limited (ABN 83 000 124 381) and is used under license by Pacific Smiles Group Limited. nib Eye Care Centres are owned and operated by The Optical Company (NSW) Pty Ltd (ABN 32 153 741 970). The nib Eye Care Centre trademark is owned by nib health funds limited (ABN 83 000 124 381) and is used under license by the Optical Company.



# Health cover in your hands

Download the nib app and manage your health cover in the palm of your hands

At nib we believe that health cover should be easy to understand and easy to use, wherever you are. That's why the nib app for iPhone®, iPad® and Android™ makes it easy to get the most from your nib health cover.

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## Need help?

Go to [nib.com.au](http://nib.com.au)

Call us on **13 14 63** Mon-Fri: 8am-8.30pm Sat: 8am-1pm (AEST/AEDT)