



Extras cover

Product information brochure

Tailor your Extras

Decide between:

Essential Extras

The Extras that people use most.

OR

Classic Extras

The Extras that people use most, with higher annual limits.

If you're looking for more, you can add:

Advanced Extras

Additional Extras like chiropractic and osteopathy to suit an active lifestyle.

OR

Choose our highest level of Extras cover:

Premium Extras

The most comprehensive level of Apia Extras cover.

Need help?

Go to apia.com.au/health

Call us on **13 50 50**

Mon-Fri: 8am-6pm (AEST)



Get set. Go.

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Extras covered

Waiting Period
(applies if you are new to health insurance or if you have recently increased your level of Extras cover)

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

	Waiting Period	Annual Limit (maximum amount claimable per person in a calendar year)		
		Essential Extras 60%* back	Classic Extras 60%* back	Premium Extras 75%* back
Preventative dental treatment Includes selected examinations, scale & cleans and fluoride treatments	2 months	No limit	No limit	No limit
General dental treatment E.g. fillings, basic extractions, x-rays	2 months	\$600	\$700	\$1,000
Major dental treatment Includes root canal therapy, crowns, bridges, dentures, oral surgery	12 months	\$600	\$1,300	\$1,300
Optical appliances E.g. prescription glasses and contact lenses	6 months	\$250	\$300	\$350
Physiotherapy	2 months	\$350	\$450	\$600
Ambulance Emergency ambulance transport paid at 100% of the cost [^]	1 day	No limit	No limit	No limit
If you're looking for more, you can add Advanced Extras		Advanced Extras 60%* back		
Chiropractic Osteopathy	2 months		\$300	\$500
Podiatry (consultations only) Foot orthotics (appliance limits apply)	2 months		\$250	\$400
Pharmaceutical prescriptions Benefits are only payable for non PBS items. Benefits do not apply to prescriptions dispensed to hospital inpatients	2 months		\$250	\$500
Healthier lifestyle benefit Approved weight management, quit smoking and health management programs (gym, personal trainers)	6 months		\$250	\$400
Preventative tests (service limits apply) Thin prep, bone density tests, bowel screening	6 months		\$200	\$200
Hearing aids (appliance and service limits apply)	36 months		\$800	\$1,200 (incl. speech processors)
Eye therapy (orthoptics)	2 months		\$200	\$200
Advanced 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		\$300	
Orthodontia	12 months			Starting limit of \$800 (increasing by \$100 per calendar year to a lifetime limit of \$2,600)
Speech pathology (speech therapy)	2 months			\$450
Occupational therapy	2 months			\$450
Natural therapies (consultations only) Remedial massage, acupuncture, Chinese herbalism and myotherapy	2 months			\$400
Dietary advice (consultations only)	2 months			\$600
Psychology	2 months			\$500
Exercise physiology	2 months			\$300
Home nursing services	2 months			\$200
Premium health aids (appliance limits apply) All the aids you get with Advanced Extras plus more, including: irlen lenses, nebuliser, peak flow meter, spacers, knee brace, hip orthosis	12 months			\$500

*Of the cost to you up to your annual limits. ^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).

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

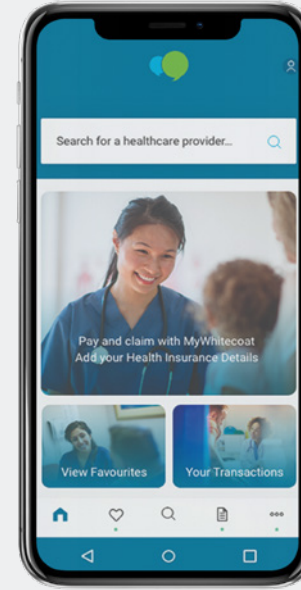
	Base Tier	Tier 1	Tier 2	Tier 3
Singles	\$90,000 or less	\$90,001 – \$105,000	\$105,001 – \$140,000	\$140,001+
Families	\$180,000 or less	\$180,001 – \$210,000	\$210,001 – \$280,000	\$280,001+

Private Health Insurance Rebate – from 1 April 2019 to 31 March 2020

Under 65	25.059%	16.706%	8.352%	0.00%
65-69	29.236%	20.883%	12.529%	0.00%
70+	33.413%	25.059%	16.706%	0.00%

Source: Australian Tax Office. These thresholds apply for the 2019/2020 financial year. For families, and single parent families, the thresholds increase 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

This product information brochure is issued by nib health funds limited ABN 83 000 124 381 (nib). The information contained in this brochure is current as at 15 November 2019 and is intended as a summary only. It should be read in conjunction with the Policy Booklet, available at apia.com.au/health. Rules and benefits may change from time to time. Apia Health Insurance is issued by nib, a registered private health insurer, and is marketed by Platform CoVentures Pty Ltd ABN 82 626 829 623 (PC), a Suncorp Group company. PC is an authorised agent of nib and receives commission from nib. In this document, "we", "us" and "our" means nib.



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- Use your member card to claim on-the-spot at your provider; or
- Register for Apia Health Online Services to claim on Extras online; or
- Download a claim form and mail your claim.

