Your Health Cover

Qantas Assure Settled Family

In-Hospital treatments and surgery covered by this policy

Accident and emergency cover (waiting period 1 day)

<table>
<thead>
<tr>
<th>Accidental Injury Benefit</th>
<th>Cover for accidental injury after just 1 day on this policy. Refer to the Policy Booklet for more information.</th>
</tr>
</thead>
<tbody>
<tr>
<td>Ambulance</td>
<td>Emergency ambulance transport.</td>
</tr>
</tbody>
</table>

Other Included Services – examples of the other types of procedures covered on Qantas Assure Settled Family.
Waiting periods apply (see below):

- Appendix Removal
- Back surgery
- Brain surgery
- Cancer surgery & in-hospital cancer treatment (approved under the Pharmaceutical Benefits Scheme)
- Cochlear implant surgery & bone anchored hearing devices*  
- Colonoscopies
- Dental Surgery
- Gastroscopies
- Grommets in Ears
- Gynaecological Services
- Heart related procedures & surgery
- Hernia Repair
- Joint Investigations
- Joint Reconstructs
- Joint replacements
- Palliative Care
- Psychiatric Treatment (MBP only)*
- Rehabilitation
- Stroke treatment
- Tonsils & Adenoids Removal
- All other Medicare recognised services that are not listed as exclusions

Services covered unless related to an excluded service.

*Minimum Benefits Payable (MBP) means that we will pay the minimum amount of benefits that we are required to pay under the Private Health Insurance Act, to or on behalf of a customer for hospital treatment under a Hospital cover. If you're attending a Private Hospital for these services, there will be significant out-of-pocket costs. If a treatment important to you is listed as MBP, we recommend you consider a higher level of cover.

Standard Waiting Periods

- Pre-existing conditions [where the symptoms were evident at any time during the 6 months immediately prior to joining as determined by our Medical Practitioner] except psychiatric, rehabilitation or palliative care services 12 months
- Psychiatric, rehabilitation or palliative care services (whether pre-existing or not) 2 months
- Any other conditions requiring hospitalisation that aren’t pre-existing 2 months
- Accidental injury 1 day
- Ambulance services 1 day

Waiting periods apply to customers not currently covered for these services listed above.

Exclusions

The following is the complete list of services NOT covered by this policy:

- Assisted reproductive services
- Cosmetic surgery
- Eye treatment & surgery
- Infertility investigations
- Obesity & weight loss surgery
- Pregnancy & birth related services
- Renal dialysis
- Procedures not covered by Medicare

Waiting periods will apply if you later switch to a higher cover that includes these services.
Hospital (continued)

What’s covered In-Hospital

When you’re admitted as a private patient in a private hospital that has an agreement with nib, or a public hospital, we will pay towards the cost of the following things that relate to procedures included on Qantas Assure Settled Family cover (out-of-pocket expenses may apply to these services*):

- Medical treatments not requiring surgery, investigative procedures & surgeries
- Day surgery
- Overnight accommodation (private room where available)
- Special care unit accommodation (e.g. intensive care, coronary care)
- Operating theatre fees
- Doctors’ surgical fees & in-hospital consultations
- Government approved prosthetic devices
- Allied health services (e.g. physiotherapy, occupational therapy)
- Pharmaceuticals approved by the Pharmaceutical Benefits Scheme required for specific treatment when in hospital
- Ward-drugs & sundry medical supplies (e.g. bandages, painkillers)
- Nursing care
- Patient meals

*Refer to the Policy Booklet for more information on out-of-pocket expenses.

What is covered In-Hospital at a non-Agreement Private Hospital

If you choose to be treated at a private hospital that does not have an agreement with nib, we will pay towards the costs of the services listed above but you are likely to incur greater out-of-pocket expenses for most hospital related services than you would at an agreement hospital.

Hospital excess

A hospital excess is the amount you pay towards the cost of a hospital stay before any benefits are payable by us.

You only pay an excess if you or someone (other than a dependant child under 21 years of age) on your policy goes to hospital. The excess applies once per person per calendar year and is payable directly to the hospital prior to your admission. The excess level for families is capped at twice your chosen excess level (a $500 excess is capped at $1,000 per calendar year).

Please note: If you’ve recently switched hospital covers your previous level of excess may apply for up to 12 months for pre-existing conditions. Refer to the Policy Booklet for more information.

We can help you minimise out-of-pocket expenses for hospital related fees:

- To help you reduce or eliminate out-of-pocket expenses choose a private hospital or day facility that has an agreement with Us.
- Ask your Doctor or Specialist to participate in our Medigap Scheme to eliminate the ‘gap’ for their in-hospital fees.
- Always call us first if you need to go to hospital on 13 49 60
Qantas Assure Settled Family Extras

Extras are services provided outside of a hospital. Medicare does not generally cover these services, so we help you pay for them.

At our Recognised Providers you’ll receive 60% of the cost back (up to the annual limit and after waiting periods have been served) on:

- ✔ The cost of the consultation.
- ✔ The cost of health appliances listed on this policy. Ask us about specific restrictions and replacements.

Our customers have the choice to use any provider with professional qualifications recognised by us. Please read the Policy Booklet for more information on our Recognised Providers.

<table>
<thead>
<tr>
<th>Extras covered</th>
<th>Annual Limit</th>
<th>Waiting Period</th>
</tr>
</thead>
<tbody>
<tr>
<td>Preventative Dental Treatment</td>
<td>No Limit</td>
<td>2 months</td>
</tr>
<tr>
<td>General Dental Treatment</td>
<td>$700</td>
<td>2 months</td>
</tr>
<tr>
<td>Major Dental Treatment</td>
<td>$700</td>
<td>12 months</td>
</tr>
<tr>
<td>Orthodontia</td>
<td>Starting limit of $350 Increasing by $100 per calendar year to a lifetime limit of $1,500</td>
<td>12 months</td>
</tr>
<tr>
<td>Optical Appliances</td>
<td>$250</td>
<td>6 months</td>
</tr>
<tr>
<td>Physiotherapy</td>
<td>$350</td>
<td>2 months</td>
</tr>
<tr>
<td>Chiropractic</td>
<td>$350</td>
<td>2 months</td>
</tr>
<tr>
<td>Osteopathy</td>
<td>$300</td>
<td>2 months</td>
</tr>
<tr>
<td>Natural Therapies</td>
<td>$300 Remedial Massage limited to $150</td>
<td>2 months</td>
</tr>
<tr>
<td>Speech Pathology (speech therapy)</td>
<td>$350</td>
<td>2 months</td>
</tr>
<tr>
<td>Dietary Advice</td>
<td>$300</td>
<td>2 months</td>
</tr>
<tr>
<td>Occupational therapy</td>
<td>$300</td>
<td>2 months</td>
</tr>
<tr>
<td>Health Aids (appliance limits apply)</td>
<td>$250</td>
<td>12 months</td>
</tr>
</tbody>
</table>
It pays to review your cover regularly

- Your life is constantly changing. So, you should remember to review your health cover at least once a year to make sure it doesn’t reflect the old you. We make reviewing and updating your cover quick and easy.
- Simply visit qantasassure.com or call us on 13 49 60

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<tr>
<th>Extras covered</th>
<th>Annual Limit</th>
<th>Waiting Period</th>
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<tr>
<td><strong>Healthier Lifestyle Benefit</strong></td>
<td>$200</td>
<td>6 months</td>
</tr>
<tr>
<td>approved: weight management, quit smoking, first aid and health management programs (gym, personal trainer, yoga, pilates)</td>
<td></td>
<td></td>
</tr>
<tr>
<td><strong>Pharmaceutical Prescriptions</strong></td>
<td>$150</td>
<td>2 months</td>
</tr>
<tr>
<td>Benefits only payable for non PBS items. Benefits do not apply to prescriptions dispensed to hospital in-patients</td>
<td></td>
<td></td>
</tr>
<tr>
<td><strong>Preventative Tests (service limits apply)</strong></td>
<td>$100</td>
<td>6 months</td>
</tr>
<tr>
<td>Thin prep, bone density tests, bowel screening</td>
<td></td>
<td></td>
</tr>
<tr>
<td><strong>Podiatry</strong></td>
<td>$200</td>
<td>2 months</td>
</tr>
<tr>
<td><strong>Foot Orthotics (appliance limits apply)</strong></td>
<td></td>
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</table>

60% BACK OFF THE COST TO YOU UP TO YOUR ANNUAL LIMIT

Qantas Assure Settled Family Extras (continued)