

TAL Wellbeing Extras



What's Covered

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

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 members 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.

TAL Wellbeing Extras

A broader range of extras services at sensible annual limits.

Extras Covered	Annual Limit Aaximum amount claimable per person in a calendar year	Waiting PeriodApplies if you are new to health insurance or if you have recently increased your level of Extras cover
Preventative dental treatment Includes selected examinations, scale & cleans and fluoride treatments	No limit	2 months
General dental treatment E.g. fillings, basic extractions, x-rays	\$700	2 months
Major dental treatment Includes root canal therapy, crowns, bridges, dentures, oral surgery	\$700	12 months
Optical appliances (appliance limits apply) E.g. prescription glasses and contact lenses (excludes coating, tinting or hardening)	\$250	6 months
Physiotherapy	\$350	2 months
Ambulance Emergency ambulance transport paid at 100% of the cost	No limit	1 day
Dietary advice	\$300	2 months

tal.com.au/healthinsurance 1300 209 089 - TAL Wellbeing Extras 1/2

This health insurance is issued by nib health funds limited ABN 83 000 124 381 (nib), a registered private health insurer, and is arranged by TAL Services Limited ABN 60 076 105 130 (TAL Services) as an authorised agent of nib for which TAL Services receives commission. In this document, "we", "us" and "our" means nib. The information contained in this document is current as at 1 July 2019 and is intended as a summary only. This document should be read in conjunction with the Policy Booklet and Fund Rules. Rules and benefits may change from time to time.



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Extras Covered	Annual Maximum amount claimable per person in a calendar year	Waiting PeriodApplies if you are new to health insurance or if you have recently increased your level of Extras cover
Health aids (appliance limits apply) E.g. nebuliser, Irlen lens, peak flow meter, spacers	\$250	12 months
Natural therapies (consultations only) Remedial massage, acupuncture, Chinese herbalism and myotherapy	\$300 (remedial massage limited to \$150)	2 months
Preventative tests (service limits apply, 100% back) Thin prep, bone density tests, bowel screening	\$100	6 months
Chiropractic & osteopathy	\$350	2 months
Exercise physiology	\$200	2 months
Psychology	\$300	2 months
Healthier lifestyle Approved weight management, quit smoking and health management programs (gym, personal trainer)	\$100	6 months

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 tal.com.au/healthinsurance or call us on 1300 209 089

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