

Extras cover

Product information brochure



SUNCORP
Create a better today



Extras covers at a glance

Decide between:

Starter Extras

Commonly used Extras services.

Everyday Extras

The Extras that people use most.

Mid Extras

Extras services to help look after your overall health and wellbeing.

Top Extras

For those who want the best when it comes to Extras.

Need help?

Go to suncorp.com.au/health

Call 13 11 55

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

Extras covered

	Starter Extras 60%* back	Everyday Extras 60%* back	Mid Extras 60%* back	Top Extras 75%* back	Waiting Period
Ambulance Emergency ambulance transport paid at 100% of the cost [^]	Unlimited	Unlimited	Unlimited	Unlimited	1 day
Preventative Dental Includes selected examinations, scale and cleans and fluoride treatments	\$350 combined limit	Unlimited	Unlimited	Unlimited	2 months
General Dental E.g. fillings, basic extractions, x-rays		\$600	\$700	\$1000	2 months
Major Dental Includes root canal therapy, crowns, bridges, dentures, oral surgery		\$450	\$800	\$1,200	12 months
Orthodontia			\$500 (Increasing by \$100 per calendar year to a lifetime limit of \$1,700)	\$800 (Increasing by \$100 per calendar year to a lifetime limit of \$2,500)	12 months
Physiotherapy	\$250 combined limit	\$350 combined limit	\$300	\$500	2 months
Chiro and Osteo			\$300	\$450	2 months
Natural Therapies (consultations only) Remedial massage, acupuncture, Chinese herbalism and myotherapy		\$100	\$300 (Remedial Massage \$150)	\$400 (Remedial Massage \$200)	2 months
Optical (appliance limits apply) E.g. prescription glasses and contact lenses	\$150	\$200	\$250	\$300	6 months
Pharmaceutical Prescriptions Benefits only payable for non PBS items. Benefits do not apply to prescriptions dispensed to hospital in-patients	\$100	\$150	\$300	\$450	2 months
Exercise Physiology				\$250	2 months
Podiatry (consultations only) Foot Orthotics and Orthopaedic shoes (appliance limits apply)			\$350	\$400	2 months
Antenatal and Postnatal Services Antenatal classes and postnatal services paid at 100% of the cost, up to the annual limit				\$250	2 months
Dietary Advice (consultations only)			\$250	\$450	2 months
Home Nursing Services				\$200	2 months
Health Aids (appliance limits apply) E.g. Nebuliser, irlen lens, peak flow meter, spacers, surgical stockings, CPAP machine, CPAP parts, pressure garment, walking frame, blood pressure monitor, hip protector			\$300	\$500	12 months
Psychology			\$300	\$400	2 months
Occupational Therapy			\$350 combined limit	\$400	2 months
Speech Pathology (Speech Therapy)				\$400	2 months
Eye Therapy (Orthoptics)				\$250	2 months
Hearing Aids and Speech Processors (appliance limits apply)				\$1,200	36 months
Healthier Lifestyle Approved weight management, quit smoking and health management programs (gym, personal trainer)			\$150	\$200	6 months
Preventative Tests (service limits apply) Thin prep, bone density tests, bowel screening			\$200	\$200	6 months

*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.

Switching from another health fund?

Suncorp Health Insurance recognise waiting periods already served with your current health fund for equivalent services on the same level of cover, so you can claim straight away.

* Continuity of cover only available where there is a break in cover of 59 days or less. Waiting periods apply for services not currently covered, services with higher benefits or where waiting periods haven't been fully served. Any benefit limits already used with your current fund will apply to your Suncorp Health Insurance policy.

	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				
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 2020/2021 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 1 April 2020 and is intended as a summary only. It should be read in conjunction with the Policy Booklet, available at suncorp.com.au/health. Rules and benefits may change from time to time. Suncorp 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.

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



whitecoat

Search, book and review healthcare practitioners with Whitecoat

Whitecoat is a healthcare directory that enables you to search for practitioners in your local area, and read reviews and star ratings from other patients.

Find an Extras provider at whitecoat.com.au or download the MyWhitecoat App.

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Get up to 75% back on Extras[#]

Members have the choice to use any Suncorp Health Insurance Recognised Provider with professional qualifications.

Depending on the cover you choose, you can get 60% or 75% of the treatment cost back, up to your annual limit.

60% BACK

75% BACK

#60% or 75% back dependent on Extras product. Applicable waiting periods and annual limits apply. Recognised providers only.

Go online for almost anything

Suncorp Health Insurance make it easy for members to manage their health cover from home or work. You can register for Suncorp Health Insurance Online Services at suncorp.com.au/health to:

- View your health cover
- Check your claims history
- Claim on selected Extras
- Set up direct debit payments
- Check your Extras usage
- Order tax and payment statements
- Update your details