



Your Extras Cover

Apia Classic and Advanced Extras

60% BACK

of the cost to you
up to your annual limit

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.

Apia Classic Extras

The Extras that people use most.

Extras Covered	Annual Limit	Maximum amount claimable per person in a calendar year	Waiting Period	Applies 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 and 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	\$1,300		12 months	
Optical appliances E.g. prescription glasses and contact lenses	\$300		6 months	
Physiotherapy	\$450		2 months	
Ambulance Emergency ambulance transport paid at 100% of the cost [^]	No limit		1 day	

[^] Excludes residents of QLD and TAS who have ambulance services provided by their State ambulance schemes.



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Apia Advanced Extras

Additional Extras services like Chiropractic and Osteopathy to suit an active lifestyle.

Extras Covered	Annual Limit	Maximum amount claimable per person in a calendar year	Waiting Period	Applies if you are new to health insurance or if you have recently increased your level of Extras cover
Chiropractic Osteopathy	\$300		2 months	
Podiatry (consultations only) Foot orthotics (appliance limits apply)	\$250		2 months	
Pharmaceutical prescriptions Benefits only payable for non PBS items. Benefits do not apply to prescriptions dispensed to hospital inpatients	\$250		2 months	
Health aids (appliance limits apply) Surgical stockings, CPAP Machine, CPAP parts, pressure garment, walking frame, blood pressure monitor, hip protector, blood coagulation device, erectile dysfunction pump, macular degeneration aid	\$300		12 months	
Healthier lifestyle benefit Approved weight management, quit smoking and health management programs (gym, personal trainer)	\$250		6 months	
Preventative tests (service limits apply) Thin prep, bone density tests, bowel screening	\$200		6 months	
Hearing aids (appliance limits apply)	\$800		36 months	
Eye therapy (Orthoptics)	\$200		2 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

apia.com.au/health or
call us on **1800 274 213**

apia.com.au/health 1800 274 213 - Apia Classic and Advanced Extras 2/2

Apia Health Insurance is issued by nib health funds limited ABN 83 000 124 381 (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. The information contained in this document is current as at 1 April 2020 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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