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| | nib Health Fund |
| Product Name | nib OSHC Top Cover |
| Hospital In-Patient Benefits | |
| Public Hospital | LB(Gazetted Rate) |
| Private Contracted Hospital | Contracted Rate |
| Private Non-Contracted Hospital | (Default Rate) |
| Emergency Public Hospital | 100% Cost |
| Emergency Contracted Hospital | 100% Cost |
| Emergency Non-Contracted Hospital | 100% Cost |
| In-Patient Medical | 100% Cost |
| In-Patient Pharmaceutical | Yes |
| Surgically Implanted Prosthesis | Yes |
| Out-Patient Continuing Treatment (Member Support Program) | Yes |
| Pregnancy and Birth related services | Yes |
| Psychiatric | Yes |
| Rehabilitation Care | Yes |
| Clinically necessary cosmetic surgery | Yes |
| Renal dialysis for Chronic renal failure | Yes |
| Knee arthroscopy and meniscectomy | Yes |
| Ambulance services | Yes |
| Allied Health services | Yes |
| Back neck and spine | Yes |
| Blood | Yes |
| Bone marrow and organ transplants | Yes |
| Bone, joint and muscle | Yes |
| Brain and nervous system | Yes |
| Breast surgery (medically necessary) | Yes |
| Cataracts | Yes |
| Chemotherapy, radiotherapy and immunotherapy for cancer | Yes |
| Dental surgery | Yes |
| Diabetes management (excluding insulin pumps) | Yes |
| Dialysis for chronic kidney failure | Yes |
| Digestive system | Yes |
| Ear, nose and throat | Yes |
| Eye (not cataracts) | Yes |
| Gastrointestinal endoscopy | Yes |
| Gynaecology | Yes |
| Heart and vascular system | Yes |
| Hernia and appendix | Yes |

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| Hospital psychiatric services | Yes |
| Implantation of hearing devices | Yes |
| Insulin pumps | Yes |
| Joint reconstructions | Yes |
| Joint replacements | Yes |
| Kidney and bladder | Yes |
| Lung and chest | Yes |
| Male reproductive system | Yes |
| Miscarriage and termination of pregnancy | Yes |
| Obesity and weight loss surgery | Yes |
| Pain management | Yes |
| Pain management with device | Yes |
| Palliative care | Yes |
| Plastic and reconstructive surgery (medically necessary) | Yes |
| Podiatric surgery (provided by a registered podiatric surgeon) | Yes |
| Pregnancy and birth | Yes |
| Rehabilitation | Yes |
| Skin | Yes |
| Sleep studies | Yes |
| Tonsils, adenoids and grommets | Yes |
| Weight loss surgery | Yes |
| Medical Out-Patient Benefits | |
| General Practitioner Consultations | 100% Cost |
| Specialist Consultations | 100% Cost |
| Radiology | 100% Cost |
| Pathology | 100% Cost |
| Chemotherapy & Computerised Tomography | Yes |
| Out-Patient Pharmaceutical | PBS & non-PBS: No annual limits |
| Psychiatric related consultations | 100% Cost |
| Pregnancy and Birth related services | 100% Cost |
| Other Benefits | |
| Funeral | x |
| Repatriation | x |
| Ambulance Transport | Yes |
| Ambulance Attendance | Yes |

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| Pain management | Yes |
| Pain management with device | Yes |
| Excluded benefits | |
| Assisted Reproductive services/IVF | x |
| Infertility investigations | x |
| Cosmetic Surgery | x |
| Sterility reversal | x |
| Services not covered by Medicare | x |
| Extras | |
| General Dental | 100% back, \$1,000 annual limit |
| Major Dental | 100% back, \$2,500 annual limit |
| Optical | 100% back, \$500 annual limit |
| Physiotherapy / Exercise Physiology / Chiropractic / Osteopathy | 100% back, \$300 annual limit |
| Psychology | x |
| Hearing aids / Artificial aids / Orthotics | x |
| Other therapies | x |
| Waiting Periods | |
| Pre-Existing Conditions | Nil |
| Out-patient (GP, Specialists Pathology) | Nil |
| Pregnancy and Birth related services | Nil |
| Pharmaceutical | Nil |
| Psychiatric | Nil |
| Dental | Nil |
| Major Dental | Nil |
| Optical | Nil |
| Other Extras | Nil |