

TERMS AND CONDITIONS

1. Customers will receive 60% - 75% back on Extras claims, depending on the Extras product purchased. Waiting periods apply. Provider must have professional qualifications recognised by nib. There are over 135,000 Extras providers across Australia in nib's First Choice Network who offer services at a reduced rate for our members.
2. Qantas Frequent Flyer members who purchase a Qantas Health Insurance policy between 1 February 2022 and 11:59pm AEDT 31 March 2022 will earn up to 120,000 sign on Qantas Points. During this time 120,000 is the maximum number of sign on Qantas Points that can be earned upon purchase of combined Gold Hospital and Top Extras Cover for Couples, Single Parents and Families. Each Qantas Health Insurance policy has a maximum number of points that can be earned upon purchase, which can be found at insurance.qantas.com/wellbeing/abouttheprogram. Points will only be awarded to the primary policyholder after the policy has been held for 60 continuous days and will be based on the level of cover held at that time. Offer only available if you buy your policy through the Qantas website or call centre. Not available to customers who have held a health insurance policy with Qantas, nib, AAMI, Apia, GU Health, Suncorp or ING at any time in the 6 months before purchasing a new Qantas Health Insurance policy. Qantas may withdraw or extend this offer at any time.
3. Includes selected examinations, scale, clean and fluoride treatments. Waiting periods apply.
4. 2 & 6 month waiting periods for Extras services will be waived when you take out combined Hospital and Extras cover between 1 February 2022 and 11:59pm AEDT 31 March 2022. Longer waiting periods may apply for some Extras services and offer does not apply to any Hospital services waiting periods. Offer only available if you buy your policy through the Qantas website or call centre. Not available to customers who have held a health insurance policy with Qantas, nib, AAMI, Apia, GU Health, Suncorp or ING at any time in the 6 months before purchasing a new Qantas Health Insurance policy. Qantas may withdraw or extend this offer at any time.
5. Benefits are not payable for services provided outside Australia.