

If you're planning to live and work outside of Australia for an extended period, you want to know that your expatriate health insurance will be there when you need it.

Your Top Plan includes:

- ✓ Comprehensive hospital cover including maternity benefits<sup>^</sup>
- ✓ Cover for doctors and specialists bills
- ✓ Dental and optical<sup>^</sup>
- ✓ Annual aggregate limit per insured person of up to \$2,500,000
- ✓ Excess options of \$0, \$250, \$500, \$1,000, \$1,500 or \$2,000\*
- ✓ Cover for either Worldwide, or Worldwide excluding USA

Benefits covered	Annual limit <small>(maximum amount claimable per insured person per policy year, all amounts in AUD)</small>
<b>Hospital in-patient benefits</b>	
Hospital treatment	Paid in full up to annual aggregate limit per insured person
In-patient psychiatric treatment	Up to a maximum of \$15,000
Companion accommodation	Up to a maximum of \$150 per night
Ambulance transport	Paid in full up to annual aggregate limit per insured person
Prosthetic implants and internal appliances	Paid in full up to annual aggregate limit per insured person
Prosthetic limbs	Up to a maximum of \$5,000
Kidney dialysis	Paid in full up to annual aggregate limit per insured person
Radiotherapy and chemotherapy	Paid in full up to annual aggregate limit per insured person
Hospice and palliative care	Up to a maximum of \$40,000
In-patient diagnostic test and pathology	Paid in full up to annual aggregate limit per insured person
Day care treatment	Paid in full up to annual aggregate limit per insured person
HIV/AIDS	Up to a maximum of \$100,000
<b>International Emergency Medical Assistance</b>	
International Emergency Medical Assistance	Paid in full up to annual aggregate limit per insured person
Repatriation of mortal remains	Paid in full up to annual aggregate limit per insured person
Close relative travel and accommodation	Paid in full up to annual aggregate limit per insured person

Benefits covered	Annual limit <small>(maximum amount claimable per insured person per policy year, all amounts in AUD)</small>
<b>Medical out-patient benefits</b>	
Doctors and specialists	Paid in full up to annual aggregate limit per insured person
Out-patient prescribed medicines and dressings	Up to a maximum of \$1,500
Out-patient psychiatric and psychology	Up to a maximum of \$2,500
Physiotherapy and chiropractic	85% of the actual cost up to a maximum of \$2,000
Alternative treatment	85% of the actual cost up to a maximum of \$1,000
Home nursing	Up to a maximum of \$3,000
Out-patient diagnostic test and pathology	Paid in full up to annual aggregate limit per insured person
<b>Additional benefits</b>	
Preventative health screening	Up to a maximum of \$1,000
Vaccinations	Up to a maximum of \$1,000
Preventive and general dental	Up to a maximum of \$750
Major restorative dental	75% of the actual cost up to a maximum of \$1,500
Orthodontic dental	75% of the actual cost up to a maximum of \$1,500
Accident-related dental	Paid in full up to annual aggregate limit per insured person
Routine optical	Up to a maximum of \$500
Medical aids and equipment	Up to a maximum of \$500
<b>Maternity benefits</b>	
In-patient routine delivery	Up to a maximum of \$15,000. 12 months waiting period (if applicable).
Out-patient pre and post-natal expenses	Up to a maximum of \$10,000. 12 months waiting period (if applicable).
Home delivery	Up to a maximum of \$2,500. 12 months waiting period (if applicable).
Pre and post-natal complications and delivery complications	Paid in full up to annual aggregate limit per insured person. 12 months waiting period (if applicable).
Newborn child congenital defects	Up to a maximum of \$100,000. 12 months waiting period (if applicable).

\*Excess options applicable to Hospital in-patient benefits, Medical out-patient benefits, Additional benefits, and Maternity benefits.

^Benefit limits apply for some treatments (refer above).

## Sales, service and general enquiries

Call **1800 941 012** or **+61 2 4047 0965** (outside Australia) Mon to Fri: 8am – 8.30pm (AEST)

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