

TAL Health Insurance

Know you've got the right cover for you, as well as special offers through your financial adviser



Why TAL Health Insurance?

We want all Australians to be confident they've got the cover they need for what's most important to them.

TAL Health Insurance is designed to give you that confidence. Your adviser can arrange for our expert team to review your health insurance needs, so you know you've got the right cover for your life stage.

You can mix and match Hospital and Extras to create the policy you want. And with TAL Health Insurance, you can keep seeing your existing recognised providers even when you switch. You can also be confident that you'll get the same percentage back from any recognised extras provider.

And when you're referred through your financial adviser, you'll receive a 5% premium discount, making the right cover even more affordable.

5% premium discount when you're referred by your financial adviser

Continue to see your recognised Extras providers, even when you switch

Mix and match Hospital and Extras to create the cover you need

100% back on a range of preventative checks: we'll cover tests that Medicare doesn't¹

Quick and easy to switch

No waiting period on equivalent services when switching

About us

TAL is a leading life insurance specialist, protecting people – not things – for more than 140 years.

Today we insure almost 4 million Australians and their families, protecting what matters most to them so they have the freedom to make the most of this Australian life.



In 2017, we paid a record \$1.6 billion in life insurance claims. That's around \$31 million each week, to support more than 25,000 Australians and their families.



60% of the claims we paid were for living benefits, providing financial support so our customers can focus on their recovery following an illness or injury.



Along with that financial support, we worked with our customers to create rehabilitation and recovery plans tailored to their individual needs and health goals.

Because health really is at the heart of what we do.



Lots of Hospital options...

All our Hospital options include accidental injury benefit², emergency ambulance³, dental surgery, tonsil removal, appendix removal and grommets in ears.



Accidental injury benefit²



Ambulance³



Dental surgery



Making health insurance more affordable

With TAL Health Insurance, you can choose your excess amount – between \$500 to \$750 for singles and \$1,000 to \$1,500 for couples and families – so you've got more options to suit your needs and budget.

If you're 18 to 29 years old and have or are planning to take our hospital cover, you can also receive a premium discount of up to 10%.⁴

TAL Bronze Hospital Plus

Cover for more than just the basics. Bronze Hospital Plus gives you Hospital cover for accidents and a range of common procedures. Excludes some high cost procedures you're less likely to need.

Includes:

- ✓ Joint reconstructions
- ✓ Ear, nose and throat
- ✓ Eye treatments (not cataracts) and more

TAL Silver Hospital Plus

Great value Hospital cover if you want more than the basics without paying for things you're less likely to need.

Includes everything in TAL Bronze Hospital Plus and:

- ✓ Heart and vascular system
- ✓ Back, neck and spin
- ✓ Implantation of hearing devices

TAL Silver Hospital Advanced

Silver Hospital Advanced provides extensive cover for a host of treatments and services, without the added cost of pregnancy-related options.

Includes everything in TAL Silver Hospital Plus and:

- ✓ Cataracts
- ✓ Joint replacements
- ✓ Dialysis for chronic kidney failure

TAL Gold Hospital

If you're planning a family, TAL Gold Hospital is the perfect fit, with cover for pregnancy, birth services and all Medicare's recognised in-hospital services.

Includes everything in TAL Silver Hospital Advanced and:

- ✓ Pregnancy and birth
- ✓ Weight loss surgery
- ✓ Hospital psychiatric services

TAL Basic Hospital Plus cover is also available when you speak to a TAL Health Consultant

And a comprehensive range of Extras

Available with Hospital cover or on its own, all our Extras options include cover for preventative tests (annual limits apply)¹:



General and major dental



Optical



Physio and chiro

TAL Essential Extras

60% back

Competitive Extras for the things you need the most, like dental, optical, physio and chiro.

Includes:

- ✓ General and major dental
- ✓ Optical
- ✓ Physio and chiro and more

TAL Wellbeing Extras

60% back

Great for singles or couples, Wellbeing Extras includes services like natural therapies and exercise physiology to protect your overall health and wellbeing.

Includes everything in TAL Essential Extras plus:

- ✓ Natural therapies
- ✓ Health aids (e.g. blood pressure monitor or splints)
- ✓ Healthier lifestyle and more

TAL Family Wellbeing Extras

60% back

With a wide range of services, Family Wellbeing includes Extras like podiatry and orthotics: the perfect option to protect parents and kids.

Includes everything in TAL Wellbeing Extras plus:

- ✓ Orthodontia
- ✓ Podiatry and orthotics
- ✓ Speech pathology and more

TAL Premium Extras





75% back

Our most comprehensive Extras package, Premium includes an extensive range of services and therapies for peace of mind.

Includes everything in TAL Family Wellbeing Extras plus:

- ✓ Hearing aids and speech processors
- ✓ Antenatal and postnatal services
- ✓ Home nursing and more

For more information about TAL Health Insurance:

-  Talk to your financial adviser
-  Call TAL on 1300 209 089
(Monday – Friday: 8am – 8.30pm AET
Saturday: 8am – 1pm AET)
-  Email TAL at info@health.tal.com.au
-  Visit tal.com.au/healthinsurance

Important information

- 1 On selected preventative checks. Annual limits and waiting periods apply. Limits vary depending on which TAL Health Insurance extras cover option is selected.
- 2 The immediate necessary treatment required as a result of an accident. To be covered for the Accidental Injury Benefit, you must provide documented proof that you have sought treatment at a hospital emergency department or medical practitioner within 72 hours of the Accident. The Emergency Department attendance is classed by the Australian Department of Health as an outpatient service, not a hospital admission, and therefore it is not payable by the Fund. The Accidental Injury Benefit covers further treatment in hospital as an admitted patient, where you are re-admitted to a hospital within 90 days of the initial visit.
- 3 Emergency ambulance transport. Excludes residents of QLD and TAS who have ambulance services provided by their State Ambulance Schemes.
- 4 The age-based discount is applicable to policyholders and their spouse aged 18-29 (inclusive) on eligible Hospital products only. It is not applicable to adult or student dependants on a Family policy. For more information, please see the Policy Booklet.

The referring adviser does not provide advice in relation to TAL Health Insurance. This means the adviser does not:

- Compare existing health insurance cover or other products in the market with TAL Health Insurance
- Recommend suitable products or advise on tax implications for TAL Health Insurance.

Your adviser will receive a 20% (ex GST) commission of the premiums paid for the first year if you join TAL Health Insurance.

This health insurance is issued by nib health funds limited ABN 83 000 124 381 (nib), a registered private health insurer, and is arranged by TAL Services Limited ABN 60 076 105 130 (TAL Services) GPO Box 5380, Sydney, NSW, 2001 Australia, as an authorised agent of nib for which TAL Services receives commission. To learn how your information is collected, secured, used and disclosed, visit nib.com.au/privacy and tal.com.au/privacy-policy. The information contained in this is correct as at the date of issue.

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