

**Nurses & Midwives Health****Top Extras****Restricted Insurer****\$182.70 / month**

(Before Rebate, Discount & Loading)

Available in NSW & ACT

You may be entitled to an Australian Government Rebate on the above premium. Your premium may also include an insurer discount. Check with your insurer for details.

This policy covers: Two adults & dependants (3 or more people, only 2 of whom are adults).

Children (0 - 17), non-classified* dependant (18 - 20) and students (21 - 31), as well as persons with a disability who qualify as a child, non-classified* dependant and student in these age ranges.

*Non-classified dependant: A non-classified dependant is a dependent child over the age of 17 and under the age of 21.

Restricted insurer: Membership of this insurer is restricted to education union members and their families

We've partnered with a network of optical and dental providers Australia-wide to give members greater access to high quality treatment and exclusive discounts, including 'no gap' offers. See <https://www.nmhealth.com.au/members/find-a-provider/find-an-extras-provider/>.

Policy ID: NTF/I1/NCSJ2D**Source:** Private Health Information Statement (PHIS)

Extras Cover

This policy includes General treatment (Extras) cover for

Note, for treatments marked with * : Benefits for major dental and hearing aids have increasing annual limits based on years of continuous membership on our Top Extras cover. Benefits for speech therapy are \$80 for the first visit, \$70 for visits 2-6 and \$45 for subsequent visits. Childbirth education classes must be provided by a registered nurse or midwife.

Treatment & waiting period (months)		Benefit limits per 12 months unless otherwise stated	Examples of maximum benefits
✓ Acupuncture	2	\$600 per person combined limit for acupuncture, chinese medicine, remedial massage & other services	- Initial visit: \$38 - Subsequent visit: \$38
✓ Ante-natal/Post-natal classes	2	\$300 per person	Initial visit: \$300
✓ Audiology	2	No annual limit	- Initial visit: \$45 - Subsequent visit: \$45
✓ Blood glucose monitors	2	\$160 per person	Per monitor: \$160
✓ Chinese medicine	2	\$600 per person combined limit for acupuncture, chinese medicine, remedial massage & other services	- Initial visit: \$38 - Subsequent visit: \$38
✓ Chiropractic	2	\$480 per person combined limit for chiropractic, osteopathy & other services sub-limits apply	- Initial visit: \$55 - Subsequent visit: \$40

✓ Dietetics/dietary advice	2	\$400 per person	- Initial visit: \$60 - Subsequent visit: \$40
✓ Endodontic*	12	\$1,300 per person combined limit for endodontic & major dental	Filling of one root canal: \$160
✓ Exercise physiology	2	\$800 per person combined limit for exercise physiology, eye therapy (orthoptics), physiotherapy & other services	- Initial visit: \$55 - Subsequent visit: \$40
✓ Eye therapy (orthoptics)	2	\$800 per person combined limit for exercise physiology, eye therapy (orthoptics), physiotherapy & other services	- Initial visit: \$40 - Subsequent visit: \$35
✓ General dental	2	No annual limit sub-limits apply	- Fluoride treatment: \$27 - Scale & clean: \$70 - Periodic oral examination: \$40
✓ Health management / Healthy lifestyle	6	\$250 per person sub-limits apply	Health management: \$250
✓ Hearing aids*	12	\$1,200 per person	Hearing aid: \$600
✓ Home nursing	2	\$800 per person	- Initial visit: \$95 - Subsequent visit: \$33
✓ Major dental*	12	\$1,300 per person combined limit for endodontic & major dental	- Surgical tooth extraction: \$135 - Full crown veneered: \$750
✓ Non PBS pharmaceuticals	2	\$800 per person combined limit for non pbs pharmaceuticals & vaccinations sub-limits apply	Per eligible prescription: \$60
✓ Occupational therapy	2	\$500 per person sub-limits apply	- Initial visit: \$70 - Subsequent visit: \$44
✓ Optical	6	\$260 per person	- Multi-focal lenses & frames: \$260 - Single vision lenses & frames: \$260
✓ Orthodontic*	12	\$2,500 per person \$2,500 lifetime limit	Braces for upper & lower teeth, including removal plus fitting of retainer: \$2500
✓ Orthotics (podiatric orthoses)	2	\$200 per person	Orthotics supply & fit: \$100
✓ Osteopathy	2	\$480 per person combined limit for chiropractic, osteopathy & other services	- Initial visit: \$55 - Subsequent visit: \$40
✓ Physiotherapy	2	\$800 per person combined limit for exercise physiology, eye therapy (orthoptics), physiotherapy & other services sub-limits apply	- Initial visit: \$55 - Subsequent visit: \$40
✓ Podiatry	2	\$400 per person sub-limits apply	- Initial visit: \$55 - Subsequent visit: \$40
✓ Psychology	2	\$600 per person	- Initial visit: \$100 - Subsequent visit: \$72

✓ Remedial massage	2	\$600 per person combined limit for acupuncture, chinese medicine, remedial massage & other services	- Initial visit: \$38 - Subsequent visit: \$38
✓ Speech therapy	2	\$600 per person	- Initial visit: \$80 - Subsequent visit: \$45
✓ Vaccinations	2	\$800 per person combined limit for non pbs pharmaceuticals & vaccinations	Per service: \$60

Ambulance cover

In NSW & ACT this policy provides:

Emergency: With a waiting period of 1 day, limited to \$6,000 per person per year.

Call-out fees: Will be paid for each attendance, including emergency treatment without transport to hospital.

For further information about this policy see: <https://www.nmhealth.com.au/health-insurance/our-products/emergency-ambulance/>

Insurer Details



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Top Extras

Restricted Insurer

\$182.70 / month

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Call now **1300 344 000**
Sponsor link

Nurses & Midwives Health

<https://www.nmhealth.com.au/>

info@nmhealth.com.au

1300 344 000

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Private Health Information Statement is available from the Private Health Insurance Ombudsman website at <https://privatehealth.gov.au/dynamic/Premium/PHIS/NTF/I1/NCSJ2D>