



**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 (and no-one else).

**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/11/NCSM20

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 | <b>\$600 per person</b><br>combined limit for acupuncture, chinese medicine, remedial massage & other services | <ul style="list-style-type: none"><li>Initial visit: \$38</li><li>Subsequent visit: \$38</li></ul> |
| ✓ Ante-natal/Post-natal classes     | 2 | <b>\$300 per person</b>                                                                                        | <ul style="list-style-type: none"><li>Initial visit: \$300</li></ul>                               |
| ✓ Audiology                         | 2 | <b>No annual limit</b>                                                                                         | <ul style="list-style-type: none"><li>Initial visit: \$45</li><li>Subsequent visit: \$45</li></ul> |
| ✓ Blood glucose monitors            | 2 | <b>\$160 per person</b>                                                                                        | <ul style="list-style-type: none"><li>Per monitor: \$160</li></ul>                                 |
| ✓ Chinese medicine                  | 2 | <b>\$600 per person</b><br>combined limit for acupuncture, chinese medicine, remedial massage & other services | <ul style="list-style-type: none"><li>Initial visit: \$38</li><li>Subsequent visit: \$38</li></ul> |
| ✓ Chiropractic                      | 2 | <b>\$480 per person</b><br>combined limit for chiropractic, osteopathy & other services<br>sub-limits apply    | <ul style="list-style-type: none"><li>Initial visit: \$55</li><li>Subsequent visit: \$40</li></ul> |
| ✓ Dietetics/dietary advice          | 2 | <b>\$400 per person</b>                                                                                        | <ul style="list-style-type: none"><li>Initial visit: \$60</li><li>Subsequent visit: \$40</li></ul> |

|                                         |    |                                                                                                                                                 |                                                                                                                                                      |
|-----------------------------------------|----|-------------------------------------------------------------------------------------------------------------------------------------------------|------------------------------------------------------------------------------------------------------------------------------------------------------|
| ✓ Endodontic*                           | 12 | <b>\$1,300 per person</b><br>combined limit for endodontic & major dental                                                                       | <ul style="list-style-type: none"> <li>Filling of one root canal: \$160</li> </ul>                                                                   |
| ✓ Exercise physiology                   | 2  | <b>\$800 per person</b><br>combined limit for exercise physiology, eye therapy (orthoptics), physiotherapy & other services                     | <ul style="list-style-type: none"> <li>Initial visit: \$55</li> <li>Subsequent visit: \$40</li> </ul>                                                |
| ✓ Eye therapy (orthoptics)              | 2  | <b>\$800 per person</b><br>combined limit for exercise physiology, eye therapy (orthoptics), physiotherapy & other services                     | <ul style="list-style-type: none"> <li>Initial visit: \$40</li> <li>Subsequent visit: \$35</li> </ul>                                                |
| ✓ General dental                        | 2  | <b>No annual limit</b><br>sub-limits apply                                                                                                      | <ul style="list-style-type: none"> <li>Fluoride treatment: \$27</li> <li>Scale &amp; clean: \$70</li> <li>Periodic oral examination: \$40</li> </ul> |
| ✓ Health management / Healthy lifestyle | 6  | <b>\$250 per person</b><br>sub-limits apply                                                                                                     | <ul style="list-style-type: none"> <li>Health management: \$250</li> </ul>                                                                           |
| ✓ Hearing aids*                         | 12 | <b>\$1,200 per person</b>                                                                                                                       | <ul style="list-style-type: none"> <li>Hearing aid: \$600</li> </ul>                                                                                 |
| ✓ Home nursing                          | 2  | <b>\$800 per person</b>                                                                                                                         | <ul style="list-style-type: none"> <li>Initial visit: \$95</li> <li>Subsequent visit: \$33</li> </ul>                                                |
| ✓ Major dental*                         | 12 | <b>\$1,300 per person</b><br>combined limit for endodontic & major dental                                                                       | <ul style="list-style-type: none"> <li>Surgical tooth extraction: \$135</li> <li>Full crown veneered: \$750</li> </ul>                               |
| ✓ Non PBS pharmaceuticals               | 2  | <b>\$800 per person</b><br>combined limit for non pbs pharmaceuticals & vaccinations<br>sub-limits apply                                        | <ul style="list-style-type: none"> <li>Per eligible prescription: \$60</li> </ul>                                                                    |
| ✓ Occupational therapy                  | 2  | <b>\$500 per person</b><br>sub-limits apply                                                                                                     | <ul style="list-style-type: none"> <li>Initial visit: \$70</li> <li>Subsequent visit: \$44</li> </ul>                                                |
| ✓ Optical                               | 6  | <b>\$260 per person</b>                                                                                                                         | <ul style="list-style-type: none"> <li>Multi-focal lenses &amp; frames: \$260</li> <li>Single vision lenses &amp; frames: \$260</li> </ul>           |
| ✓ Orthodontic*                          | 12 | <b>\$2,500 per person</b><br>\$2,500 lifetime limit                                                                                             | <ul style="list-style-type: none"> <li>Braces for upper &amp; lower teeth, including removal plus fitting of retainer: \$2500</li> </ul>             |
| ✓ Orthotics (podiatric orthoses)        | 2  | <b>\$200 per person</b>                                                                                                                         | <ul style="list-style-type: none"> <li>Orthotics supply &amp; fit: \$100</li> </ul>                                                                  |
| ✓ Osteopathy                            | 2  | <b>\$480 per person</b><br>combined limit for chiropractic, osteopathy & other services                                                         | <ul style="list-style-type: none"> <li>Initial visit: \$55</li> <li>Subsequent visit: \$40</li> </ul>                                                |
| ✓ Physiotherapy                         | 2  | <b>\$800 per person</b><br>combined limit for exercise physiology, eye therapy (orthoptics), physiotherapy & other services<br>sub-limits apply | <ul style="list-style-type: none"> <li>Initial visit: \$55</li> <li>Subsequent visit: \$40</li> </ul>                                                |
| ✓ Podiatry                              | 2  | <b>\$400 per person</b><br>sub-limits apply                                                                                                     | <ul style="list-style-type: none"> <li>Initial visit: \$55</li> <li>Subsequent visit: \$40</li> </ul>                                                |
| ✓ Psychology                            | 2  | <b>\$600 per person</b>                                                                                                                         | <ul style="list-style-type: none"> <li>Initial visit: \$100</li> <li>Subsequent visit: \$72</li> </ul>                                               |

|                    |   |                                                                                                                |                                                                                                    |
|--------------------|---|----------------------------------------------------------------------------------------------------------------|----------------------------------------------------------------------------------------------------|
| ✓ Remedial massage | 2 | <b>\$600 per person</b><br>combined limit for acupuncture, chinese medicine, remedial massage & other services | <ul style="list-style-type: none"><li>Initial visit: \$38</li><li>Subsequent visit: \$38</li></ul> |
| ✓ Speech therapy   | 2 | <b>\$600 per person</b>                                                                                        | <ul style="list-style-type: none"><li>Initial visit: \$80</li><li>Subsequent visit: \$45</li></ul> |
| ✓ Vaccinations     | 2 | <b>\$800 per person</b><br>combined limit for non pbs pharmaceuticals & vaccinations                           | <ul style="list-style-type: none"><li>Per service: \$60</li></ul>                                  |

## 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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**\$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](mailto:info@nmhealth.com.au)

1300 344 000

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