



**Nurses & Midwives Health**

**Top Extras**

Restricted Insurer

**\$173.34 / month**

(Before Rebate, Discount & Loading)

Available in WA

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/WCTN2D

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	<ul style="list-style-type: none"> <li>Initial visit: \$38</li> <li>Subsequent visit: \$38</li> </ul>
✓ Ante-natal/Post-natal classes	2	\$300 per person	<ul style="list-style-type: none"> <li>Initial visit: \$300</li> </ul>
✓ Audiology	2	No annual limit	<ul style="list-style-type: none"> <li>Initial visit: \$45</li> <li>Subsequent visit: \$45</li> </ul>
✓ Blood glucose monitors	2	\$160 per person	<ul style="list-style-type: none"> <li>Per monitor: \$160</li> </ul>
✓ Chinese medicine	2	\$600 per person 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>

✓ <b>Chiropractic</b>	2	<b>\$480 per person</b> combined limit for chiropractic, osteopathy & other services sub-limits apply	<ul style="list-style-type: none"> <li>Initial visit: \$55</li> <li>Subsequent visit: \$40</li> </ul>
✓ <b>Dietetics/dietary advice</b>	2	<b>\$400 per person</b>	<ul style="list-style-type: none"> <li>Initial visit: \$60</li> <li>Subsequent visit: \$40</li> </ul>
✓ <b>Endodontic*</b>	12	<b>\$1,300 per person</b> combined limit for endodontic & major dental	<ul style="list-style-type: none"> <li>Filling of one root canal: \$160</li> </ul>
✓ <b>Exercise physiology</b>	2	<b>\$800 per person</b> 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>
✓ <b>Eye therapy (orthoptics)</b>	2	<b>\$800 per person</b> 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>
✓ <b>General dental</b>	2	<b>No annual limit</b> 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>
✓ <b>Health management / Healthy lifestyle</b>	6	<b>\$250 per person</b> sub-limits apply	<ul style="list-style-type: none"> <li>Health management: \$250</li> </ul>
✓ <b>Hearing aids*</b>	12	<b>\$1,200 per person</b>	<ul style="list-style-type: none"> <li>Hearing aid: \$600</li> </ul>
✓ <b>Home nursing</b>	2	<b>\$800 per person</b>	<ul style="list-style-type: none"> <li>Initial visit: \$95</li> <li>Subsequent visit: \$33</li> </ul>
✓ <b>Major dental*</b>	12	<b>\$1,300 per person</b> 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>
✓ <b>Non PBS pharmaceuticals</b>	2	<b>\$800 per person</b> combined limit for non pbs pharmaceuticals & vaccinations sub-limits apply	<ul style="list-style-type: none"> <li>Per eligible prescription: \$60</li> </ul>
✓ <b>Occupational therapy</b>	2	<b>\$500 per person</b> sub-limits apply	<ul style="list-style-type: none"> <li>Initial visit: \$70</li> <li>Subsequent visit: \$44</li> </ul>
✓ <b>Optical</b>	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>
✓ <b>Orthodontic*</b>	12	<b>\$2,500 per person</b> \$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>
✓ <b>Orthotics (podiatric orthoses)</b>	2	<b>\$200 per person</b>	<ul style="list-style-type: none"> <li>Orthotics supply &amp; fit: \$100</li> </ul>
✓ <b>Osteopathy</b>	2	<b>\$480 per person</b> combined limit for chiropractic, osteopathy & other services	<ul style="list-style-type: none"> <li>Initial visit: \$55</li> <li>Subsequent visit: \$40</li> </ul>

✓ <b>Physiotherapy</b>	2	<b>\$800 per person</b> combined limit for exercise physiology, eye therapy (orthoptics), physiotherapy & other services sub-limits apply	<ul style="list-style-type: none"> <li>• Initial visit: \$55</li> <li>• Subsequent visit: \$40</li> </ul>
✓ <b>Podiatry</b>	2	<b>\$400 per person</b> sub-limits apply	<ul style="list-style-type: none"> <li>• Initial visit: \$55</li> <li>• Subsequent visit: \$40</li> </ul>
✓ <b>Psychology</b>	2	<b>\$600 per person</b>	<ul style="list-style-type: none"> <li>• Initial visit: \$100</li> <li>• Subsequent visit: \$72</li> </ul>
✓ <b>Remedial massage</b>	2	<b>\$600 per person</b> 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>
✓ <b>Speech therapy</b>	2	<b>\$600 per person</b>	<ul style="list-style-type: none"> <li>• Initial visit: \$80</li> <li>• Subsequent visit: \$45</li> </ul>
✓ <b>Vaccinations</b>	2	<b>\$800 per person</b> combined limit for non pbs pharmaceuticals & vaccinations	<ul style="list-style-type: none"> <li>• Per service: \$60</li> </ul>

## Ambulance cover

In WA 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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Call now  **1300 344 000**  
Sponsor link

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

 [info@nmhealth.com.au](mailto:info@nmhealth.com.au)

 **1300 344 000**

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