

**Nurses & Midwives Health****Mid Extras****Restricted Insurer****\$56.70 / month**

(Before Rebate, Discount & Loading)

Available in VIC

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: Only one person.

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/I2/VCNH10**Source:** Private Health Information Statement (PHIS)

Extras Cover

This policy **includes** General treatment (Extras) cover for

Treatment & waiting period (months)		Benefit limits per 12 months unless otherwise stated	Examples of maximum benefits
✓ Acupuncture	2	\$400 per policy combined limit for acupuncture, chinese medicine, remedial massage & other services	<ul style="list-style-type: none">Initial visit: \$38Subsequent visit: \$38
✓ Chinese medicine	2	\$400 per policy combined limit for acupuncture, chinese medicine, remedial massage & other services	<ul style="list-style-type: none">Initial visit: \$38Subsequent visit: \$38
✓ Chiropractic*	2	\$250 per policy combined limit for chiropractic & osteopathy sub-limits apply	<ul style="list-style-type: none">Initial visit: \$40Subsequent visit: \$40
✓ Endodontic	12	\$300 per policy combined limit for endodontic, major dental & orthodontic	<ul style="list-style-type: none">Filling of one root canal: \$160
✓ Exercise physiology	2	\$300 per policy combined limit for exercise physiology & physiotherapy sub-limits apply	<ul style="list-style-type: none">Initial visit: \$40Subsequent visit: \$40
✓ General dental	2	\$500 per policy sub-limits apply	<ul style="list-style-type: none">Fluoride treatment: \$27Scale & clean: \$70Periodic oral examination: \$40
✓ Health management / Healthy lifestyle	6	\$200 per policy sub-limits apply	<ul style="list-style-type: none">Health management: \$200
✓ Major dental	12	\$300 per policy combined limit for endodontic, major dental & orthodontic	<ul style="list-style-type: none">Surgical tooth extraction: \$135Full crown veneered: \$300

✓ Non PBS pharmaceuticals	2	\$300 per policy combined limit for non pbs pharmaceuticals & vaccinations	<ul style="list-style-type: none"> Per eligible prescription: \$60
✓ Optical	6	\$200 per policy	<ul style="list-style-type: none"> Multi-focal lenses & frames: \$200 Single vision lenses & frames: \$200
✓ Orthodontic	12	\$300 per policy \$2,500 lifetime limit combined limit for endodontic, major dental & orthodontic	<ul style="list-style-type: none"> Braces for upper & lower teeth, including removal plus fitting of retainer: \$300
✓ Osteopathy*	2	\$250 per policy combined limit for chiropractic & osteopathy sub-limits apply	<ul style="list-style-type: none"> Initial visit: \$40 Subsequent visit: \$40
✓ Physiotherapy*	2	\$300 per policy combined limit for exercise physiology & physiotherapy sub-limits apply	<ul style="list-style-type: none"> Initial visit: \$40 Subsequent visit: \$40
✓ Podiatry*	2	\$300 per policy	<ul style="list-style-type: none"> Initial visit: \$40 Subsequent visit: \$40
✓ Psychology	2	\$350 per policy	<ul style="list-style-type: none"> Initial visit: \$72 Subsequent visit: \$72
✓ Remedial massage	2	\$400 per policy combined limit for acupuncture, chinese medicine, remedial massage & other services	<ul style="list-style-type: none"> Initial visit: \$38 Subsequent visit: \$38
✓ Vaccinations	2	\$300 per policy combined limit for non pbs pharmaceuticals & vaccinations	<ul style="list-style-type: none"> Per service: \$60

This policy does not include General treatment (Extras) cover for

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|---------------------------------|----------------------------|----------------------------------|
| ✗ Ante-natal/Post-natal classes | ✗ Eye therapy (orthoptics) | ✗ Orthotics (podiatric orthoses) |
| ✗ Audiology | ✗ Hearing aids | ✗ Speech therapy |
| ✗ Blood glucose monitors | ✗ Home nursing | |
| ✗ Dietetics/dietary advice | ✗ Occupational therapy | |

Ambulance cover

In VIC 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

**Nurses & Midwives Health**
Mid Extras

Restricted Insurer

\$56.70 / month
(Before Rebate, Discount & Loading)
Available in VICCall now  **1300 344 000**
Sponsor link**Nurses & Midwives Health** <https://www.nmhealth.com.au/> info@nmhealth.com.au **1300 344 000**

Disclaimer: This document is not a Private Health Information Statement (PHIS), and it is not intended to replace that document. The details contained in the **healthslips.com.au Policy Information** was provided by the insurer to the Australian Government. It is intended as general information. It may not take into account your circumstances. For further information contact the insurer. Information used is Licensed from the Commonwealth of Australia under a Creative Commons 3.0 licence.

Private Health Information Statement is available from the Private Health Insurance Ombudsman website at <https://privatehealth.gov.au/dynamic/Premium/PHIS/NTF/I2/VCNH10>