



**Nurses & Midwives Health**  
**Mid Extras**

Restricted Insurer

**\$113.40 / 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:** 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/I2/VCN120

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	<b>\$400 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>
✓ Chinese medicine	2	<b>\$400 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>
✓ Chiropractic*	2	<b>\$250 per person</b> combined limit for chiropractic & osteopathy sub-limits apply	<ul style="list-style-type: none"><li>Initial visit: \$40</li><li>Subsequent visit: \$40</li></ul>
✓ Endodontic	12	<b>\$300 per person</b> combined limit for endodontic, major dental & orthodontic	<ul style="list-style-type: none"><li>Filling of one root canal: \$160</li></ul>
✓ Exercise physiology	2	<b>\$300 per person</b> combined limit for exercise physiology & physiotherapy sub-limits apply	<ul style="list-style-type: none"><li>Initial visit: \$40</li><li>Subsequent visit: \$40</li></ul>
✓ General dental	2	<b>\$500 per person</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>
✓ Health management / Healthy lifestyle	6	<b>\$200 per person</b> sub-limits apply	<ul style="list-style-type: none"><li>Health management: \$200</li></ul>

✓ Major dental	12	<b>\$300 per person</b> combined limit for endodontic, major dental & orthodontic	<ul style="list-style-type: none"> <li>Surgical tooth extraction: \$135</li> <li>Full crown veneered: \$300</li> </ul>
✓ Non PBS pharmaceuticals	2	<b>\$300 per person</b> combined limit for non pbs pharmaceuticals & vaccinations	<ul style="list-style-type: none"> <li>Per eligible prescription: \$60</li> </ul>
✓ Optical	6	<b>\$200 per person</b>	<ul style="list-style-type: none"> <li>Multi-focal lenses &amp; frames: \$200</li> <li>Single vision lenses &amp; frames: \$200</li> </ul>
✓ Orthodontic	12	<b>\$300 per person</b> \$2,500 lifetime limit combined limit for endodontic, major dental & orthodontic	<ul style="list-style-type: none"> <li>Braces for upper &amp; lower teeth, including removal plus fitting of retainer: \$300</li> </ul>
✓ Osteopathy*	2	<b>\$250 per person</b> combined limit for chiropractic & osteopathy sub-limits apply	<ul style="list-style-type: none"> <li>Initial visit: \$40</li> <li>Subsequent visit: \$40</li> </ul>
✓ Physiotherapy*	2	<b>\$300 per person</b> combined limit for exercise physiology & physiotherapy sub-limits apply	<ul style="list-style-type: none"> <li>Initial visit: \$40</li> <li>Subsequent visit: \$40</li> </ul>
✓ Podiatry*	2	<b>\$300 per person</b>	<ul style="list-style-type: none"> <li>Initial visit: \$40</li> <li>Subsequent visit: \$40</li> </ul>
✓ Psychology	2	<b>\$350 per person</b>	<ul style="list-style-type: none"> <li>Initial visit: \$72</li> <li>Subsequent visit: \$72</li> </ul>
✓ Remedial massage	2	<b>\$400 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>
✓ Vaccinations	2	<b>\$300 per person</b> combined limit for non pbs pharmaceuticals & vaccinations	<ul style="list-style-type: none"> <li>Per service: \$60</li> </ul>

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

- |                                 |                            |                                  |
|---------------------------------|----------------------------|----------------------------------|
| ✗ 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



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**\$113.40 / 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)

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