

**Nurses & Midwives Health****Mid Extras****Restricted Insurer****\$113.40 / month**

(Before Rebate, Discount &amp; 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/VCNI20****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>

<b>✓ Major dental</b>	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>
<b>✓ Non PBS pharmaceuticals</b>	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>
<b>✓ Optical</b>	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>
<b>✓ Orthodontic</b>	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>
<b>✓ Osteopathy*</b>	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>
<b>✓ Physiotherapy*</b>	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>
<b>✓ Podiatry*</b>	2	<b>\$300 per person</b>	<ul style="list-style-type: none"> <li>Initial visit: \$40</li> <li>Subsequent visit: \$40</li> </ul>
<b>✓ Psychology</b>	2	<b>\$350 per person</b>	<ul style="list-style-type: none"> <li>Initial visit: \$72</li> <li>Subsequent visit: \$72</li> </ul>
<b>✓ Remedial massage</b>	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>
<b>✓ Vaccinations</b>	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**

<b>✗</b> Ante-natal/Post-natal classes	<b>✗</b> Eye therapy (orthoptics)	<b>✗</b> Orthotics (podiatric orthoses)
<b>✗</b> Audiology	<b>✗</b> Hearing aids	<b>✗</b> Speech therapy
<b>✗</b> Blood glucose monitors	<b>✗</b> Home nursing	
<b>✗</b> Dietetics/dietary advice	<b>✗</b> 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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Mid Extras

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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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Private Health Information Statement is available from the Private Health Insurance Ombudsman website at <https://privatehealth.gov.au/dynamic/Premium/PHIS/NTF/I2/VCNI20>