

**Nurses & Midwives Health****Basic Extras**

Restricted Insurer

**\$31.83 / month**

(Before Rebate, Discount &amp; Loading)

Available in NT

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/I5/DDHI10**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>\$500 per policy</b><br>combined limit for acupuncture, chinese medicine, chiropractic, dietetics/dietary advice, exercise physiology, non pbs pharmaceuticals, osteopathy, physiotherapy, psychology, remedial massage & vaccinations | <ul style="list-style-type: none"><li>Initial visit: \$22</li><li>Subsequent visit: \$22</li></ul> |
| ✓ Chinese medicine                  | 2 | <b>\$500 per policy</b><br>combined limit for acupuncture, chinese medicine, chiropractic, dietetics/dietary advice, exercise physiology, non pbs pharmaceuticals, osteopathy, physiotherapy, psychology, remedial massage & vaccinations | <ul style="list-style-type: none"><li>Initial visit: \$22</li><li>Subsequent visit: \$22</li></ul> |
| ✓ Chiropractic                      | 2 | <b>\$500 per policy</b><br>combined limit for acupuncture, chinese medicine, chiropractic, dietetics/dietary advice, exercise physiology, non pbs pharmaceuticals, osteopathy, physiotherapy, psychology, remedial massage & vaccinations | <ul style="list-style-type: none"><li>Initial visit: \$30</li><li>Subsequent visit: \$30</li></ul> |
| ✓ Dietetics/dietary advice          | 2 | <b>\$500 per policy</b><br>combined limit for acupuncture, chinese medicine, chiropractic, dietetics/dietary advice, exercise physiology, non pbs pharmaceuticals, osteopathy, physiotherapy, psychology, remedial massage & vaccinations | <ul style="list-style-type: none"><li>Initial visit: \$22</li><li>Subsequent visit: \$22</li></ul> |
| ✓ Exercise physiology               | 2 | <b>\$500 per policy</b><br>combined limit for acupuncture, chinese medicine, chiropractic, dietetics/dietary advice, exercise physiology, non pbs pharmaceuticals, osteopathy, physiotherapy, psychology, remedial massage & vaccinations | <ul style="list-style-type: none"><li>Initial visit: \$30</li><li>Subsequent visit: \$30</li></ul> |

|                                                |   |                                                                                                                                                                                                                                           |                                                                                                                                                              |
|------------------------------------------------|---|-------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|--------------------------------------------------------------------------------------------------------------------------------------------------------------|
| ✓ <b>General dental</b>                        | 2 | <b>\$400 per policy</b><br>sub-limits apply                                                                                                                                                                                               | <ul style="list-style-type: none"> <li>Fluoride treatment: \$20</li> <li>Scale &amp; clean: \$35</li> <li>Periodic oral examination: \$20</li> </ul>         |
| ✓ <b>Health management / Healthy lifestyle</b> | 6 | <b>\$150 per policy</b><br>sub-limits apply                                                                                                                                                                                               | <ul style="list-style-type: none"> <li>Health management: 100% of charge</li> </ul>                                                                          |
| ✓ <b>Non PBS pharmaceuticals</b>               | 2 | <b>\$500 per policy</b><br>combined limit for acupuncture, chinese medicine, chiropractic, dietetics/dietary advice, exercise physiology, non pbs pharmaceuticals, osteopathy, physiotherapy, psychology, remedial massage & vaccinations | <ul style="list-style-type: none"> <li>Per eligible prescription: \$25</li> </ul>                                                                            |
| ✓ <b>Optical</b>                               | 6 | <b>\$150 per policy</b>                                                                                                                                                                                                                   | <ul style="list-style-type: none"> <li>Multi-focal lenses &amp; frames: 100% of charge</li> <li>Single vision lenses &amp; frames: 100% of charge</li> </ul> |
| ✓ <b>Osteopathy</b>                            | 2 | <b>\$500 per policy</b><br>combined limit for acupuncture, chinese medicine, chiropractic, dietetics/dietary advice, exercise physiology, non pbs pharmaceuticals, osteopathy, physiotherapy, psychology, remedial massage & vaccinations | <ul style="list-style-type: none"> <li>Initial visit: \$30</li> <li>Subsequent visit: \$30</li> </ul>                                                        |
| ✓ <b>Physiotherapy</b>                         | 2 | <b>\$500 per policy</b><br>combined limit for acupuncture, chinese medicine, chiropractic, dietetics/dietary advice, exercise physiology, non pbs pharmaceuticals, osteopathy, physiotherapy, psychology, remedial massage & vaccinations | <ul style="list-style-type: none"> <li>Initial visit: \$30</li> <li>Subsequent visit: \$30</li> </ul>                                                        |
| ✓ <b>Psychology</b>                            | 2 | <b>\$500 per policy</b><br>combined limit for acupuncture, chinese medicine, chiropractic, dietetics/dietary advice, exercise physiology, non pbs pharmaceuticals, osteopathy, physiotherapy, psychology, remedial massage & vaccinations | <ul style="list-style-type: none"> <li>Initial visit: \$45</li> <li>Subsequent visit: \$45</li> </ul>                                                        |
| ✓ <b>Remedial massage</b>                      | 2 | <b>\$500 per policy</b><br>combined limit for acupuncture, chinese medicine, chiropractic, dietetics/dietary advice, exercise physiology, non pbs pharmaceuticals, osteopathy, physiotherapy, psychology, remedial massage & vaccinations | <ul style="list-style-type: none"> <li>Initial visit: \$22</li> <li>Subsequent visit: \$22</li> </ul>                                                        |
| ✓ <b>Vaccinations</b>                          | 2 | <b>\$500 per policy</b><br>combined limit for acupuncture, chinese medicine, chiropractic, dietetics/dietary advice, exercise physiology, non pbs pharmaceuticals, osteopathy, physiotherapy, psychology, remedial massage & vaccinations | <ul style="list-style-type: none"> <li>Per service: \$25</li> </ul>                                                                                          |

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

- |                                 |                        |                                  |
|---------------------------------|------------------------|----------------------------------|
| ✗ Ante-natal/Post-natal classes | ✗ Hearing aids         | ✗ Orthotics (podiatric orthoses) |
| ✗ Audiology                     | ✗ Home nursing         | ✗ Podiatry                       |
| ✗ Blood glucose monitors        | ✗ Major dental         | ✗ Speech therapy                 |
| ✗ Endodontic                    | ✗ Occupational therapy |                                  |
| ✗ Eye therapy (orthoptics)      | ✗ Orthodontic          |                                  |

## Ambulance cover

In NT this policy provides:

Emergency: With a waiting period of 1 day, limited to \$6,000 per person per year up to \$12,000 per policy 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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Basic Extras

Restricted Insurer

**\$31.83 / month**

(Before Rebate, Discount & Loading)

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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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