



**Nurses & Midwives Health**  
Basic Extras

Restricted Insurer

**\$88.92 / month**  
(Before Rebate, Discount & Loading)  
Available in NSW & ACT

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:** One adult & dependants, including non-student dependants (2 or more people, only one of whom is an adult).

Children (0 - 17), non-classified\* dependant (18 - 20), students (21 - 31) and non-students (21 to 31), as well as persons with a disability who qualify as a child, non-classified\* dependant, student and non-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/I5/NDGZ1Y

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 person up to \$1,000 per policy</b> 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 person up to \$1,000 per policy</b> 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 person up to \$1,000 per policy</b> 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 person up to \$1,000 per policy</b> 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>Exercise physiology</b>	2	<b>\$500 per person up to \$1,000 per policy</b> 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 person up to \$800 per policy</b> 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 person up to \$300 per policy</b> 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 person up to \$1,000 per policy</b> 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 person up to \$300 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 person up to \$1,000 per policy</b> 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 person up to \$1,000 per policy</b> 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 person up to \$1,000 per policy</b> 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 person up to \$1,000 per policy</b> 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 person up to \$1,000 per policy</b> 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 NSW & ACT 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



**Nurses & Midwives Health**

Basic Extras

Restricted Insurer

**\$88.92 / month**  
(Before Rebate, Discount & Loading)  
Available in NSW & ACT

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

**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/I5/NDGZ1Y>