

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

Restricted Insurer

**\$68.40 / month**

(Before Rebate, Discount &amp; Loading)

Available in NSW &amp; 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:** Two adults & dependants (3 or more people, only 2 of whom are adults).

Children (0 - 17), non-classified\* dependant (18 - 20) and students (21 - 31), as well as persons with a disability who qualify as a child, non-classified\* dependant and 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/NDHB2D

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><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 person up to \$1,000 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 person up to \$1,000 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 person up to \$1,000 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 person up to \$1,000 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>                                                        |
| ✓ General dental                        | 2 | <b>\$400 per person up to \$800 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>         |
| ✓ Health management / Healthy lifestyle | 6 | <b>\$150 per person up to \$300 per policy</b><br>sub-limits apply                                                                                                                                                                                                 | <ul style="list-style-type: none"> <li>Health management: 100% of charge</li> </ul>                                                                          |
| ✓ Non PBS pharmaceuticals               | 2 | <b>\$500 per person up to \$1,000 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>                                                                            |
| ✓ Optical                               | 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> |
| ✓ Osteopathy                            | 2 | <b>\$500 per person up to \$1,000 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>                                                        |
| ✓ Physiotherapy                         | 2 | <b>\$500 per person up to \$1,000 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>                                                        |
| ✓ Psychology                            | 2 | <b>\$500 per person up to \$1,000 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>                                                        |
| ✓ Remedial massage                      | 2 | <b>\$500 per person up to \$1,000 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>                                                        |
| ✓ Vaccinations                          | 2 | <b>\$500 per person up to \$1,000 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 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

**\$68.40 / month**

(Before Rebate, Discount &amp; 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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