

**Nurses & Midwives Health****Basic Extras****Restricted Insurer****\$90.25 / 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 & dependants, including non-student dependants (3 or more people, only 2 of whom are adults).

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/VDIB2Y**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	\$500 per person up to \$1,000 per policy combined limit for acupuncture, chinese medicine, chiropractic, dietetics/dietary advice, exercise physiology, non pbs pharmaceuticals, osteopathy, physiotherapy, psychology, remedial massage & vaccinations	- Initial visit: \$22 - Subsequent visit: \$22
✓ Chinese medicine	2	\$500 per person up to \$1,000 per policy combined limit for acupuncture, chinese medicine, chiropractic, dietetics/dietary advice, exercise physiology, non pbs pharmaceuticals, osteopathy, physiotherapy, psychology, remedial massage & vaccinations	- Initial visit: \$22 - Subsequent visit: \$22
✓ Chiropractic	2	\$500 per person up to \$1,000 per policy combined limit for acupuncture, chinese medicine, chiropractic, dietetics/dietary advice, exercise physiology, non pbs pharmaceuticals, osteopathy, physiotherapy, psychology, remedial massage & vaccinations	- Initial visit: \$30 - Subsequent visit: \$30
✓ Dietetics/dietary advice	2	\$500 per person up to \$1,000 per policy combined limit for acupuncture, chinese medicine, chiropractic, dietetics/dietary advice, exercise physiology, non pbs pharmaceuticals, osteopathy, physiotherapy, psychology, remedial massage & vaccinations	- Initial visit: \$22 - Subsequent visit: \$22

✓ Exercise physiology	2	\$500 per person up to \$1,000 per policy combined limit for acupuncture, chinese medicine, chiropractic, dietetics/dietary advice, exercise physiology, non pbs pharmaceuticals, osteopathy, physiotherapy, psychology, remedial massage & vaccinations	- Initial visit: \$30 - Subsequent visit: \$30
✓ General dental	2	\$400 per person up to \$800 per policy sub-limits apply	- Fluoride treatment: \$20 - Scale & clean: \$35 - Periodic oral examination: \$20
✓ Health management / Healthy lifestyle	6	\$150 per person up to \$300 per policy sub-limits apply	Health management: 100% of charge
✓ Non PBS pharmaceuticals	2	\$500 per person up to \$1,000 per policy combined limit for acupuncture, chinese medicine, chiropractic, dietetics/dietary advice, exercise physiology, non pbs pharmaceuticals, osteopathy, physiotherapy, psychology, remedial massage & vaccinations	Per eligible prescription: \$25
✓ Optical	6	\$150 per person up to \$300 per policy	- Multi-focal lenses & frames: 100% of charge - Single vision lenses & frames: 100% of charge
✓ Osteopathy	2	\$500 per person up to \$1,000 per policy combined limit for acupuncture, chinese medicine, chiropractic, dietetics/dietary advice, exercise physiology, non pbs pharmaceuticals, osteopathy, physiotherapy, psychology, remedial massage & vaccinations	- Initial visit: \$30 - Subsequent visit: \$30
✓ Physiotherapy	2	\$500 per person up to \$1,000 per policy combined limit for acupuncture, chinese medicine, chiropractic, dietetics/dietary advice, exercise physiology, non pbs pharmaceuticals, osteopathy, physiotherapy, psychology, remedial massage & vaccinations	- Initial visit: \$30 - Subsequent visit: \$30
✓ Psychology	2	\$500 per person up to \$1,000 per policy combined limit for acupuncture, chinese medicine, chiropractic, dietetics/dietary advice, exercise physiology, non pbs pharmaceuticals, osteopathy, physiotherapy, psychology, remedial massage & vaccinations	- Initial visit: \$45 - Subsequent visit: \$45
✓ Remedial massage	2	\$500 per person up to \$1,000 per policy combined limit for acupuncture, chinese medicine, chiropractic, dietetics/dietary advice, exercise physiology, non pbs pharmaceuticals, osteopathy, physiotherapy, psychology, remedial massage & vaccinations	- Initial visit: \$22 - Subsequent visit: \$22
✓ Vaccinations	2	\$500 per person up to \$1,000 per policy combined limit for acupuncture, chinese medicine, chiropractic, dietetics/dietary advice, exercise physiology, non pbs pharmaceuticals, osteopathy, physiotherapy, psychology, remedial massage & vaccinations	Per service: \$25

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

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|---------------------------------|------------------------|----------------------------------|
| ✗ 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 VIC 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

\$90.25 / month

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Call now **1300 344 000**
Sponsor link**Nurses & Midwives Health** <https://www.nmhealth.com.au/> 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/I5/VDIB2Y>