

**Nurses & Midwives Health**

Basic Extras

Restricted Insurer

**\$69.42 / 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/I5/VDIF20****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>
✓ Exercise physiology	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**

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

**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

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Basic 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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