



Nurses & Midwives Health StarterPak (Basic Plus)

Restricted Insurer

\$151.56 / 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 a Lifetime Health Cover Loading or 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

- This policy exempts you from the Medicare Levy Surcharge.
- This policy provides accident cover - check with insurer for details.
- This policy does not provide benefits for travel or accommodation outside of hospital.

Policy ID: NTF/J5/VCRT10

Source: Private Health Information Statement (PHIS)

Hospital Cover

✓ Covered

R Restricted Cover

✗ Not Covered

This policy **includes** cover for

R Back, neck and spine	R Ear, nose and throat	R Pain management with device
R Blood	R Eye (not cataracts)	R Palliative care
R Bone, joint and muscle	R Gastrointestinal endoscopy	R Plastic and reconstructive surgery (medically necessary)
R Brain and nervous system	R Gynaecology	R Podiatric surgery (provided by a registered podiatric surgeon)
R Breast surgery (medically necessary)	✓ Hernia and appendix	R Rehabilitation
R Cataracts	R Hospital psychiatric services	R Skin
R Chemotherapy, radiotherapy and immunotherapy for cancer	R Implantation of hearing devices	R Sleep studies
✓ Dental surgery	✓ Joint reconstructions	✓ Tonsils, adenoids and grommets
R Diabetes management (excluding insulin pumps)	R Kidney and bladder	R Weight loss surgery
R Digestive system	R Male reproductive system	
	R Pain management	

This policy **does not include** cover for

✗ Assisted reproductive services	✗ Insulin pumps	✗ Miscarriage and termination of pregnancy
✗ Dialysis for chronic kidney failure	✗ Joint replacements	✗ Pregnancy and birth
✗ Heart and vascular system	✗ Lung and chest	

The benefits paid for hospital treatment will depend on the type of cover you purchase and whether your fund has an agreement in place with the hospital in which you are treated. See 'Agreement Hospitals' on privatehealth.gov.au for which hospitals have arrangements with your insurer – <https://privatehealth.gov.au/dynamic/agreementhospitals>.

Under this policy, you may have to pay out-of-pocket costs above what you get from Medicare or your private health insurer. Before you go to hospital, you should ask your doctors, hospital and health insurer about any out-of-pocket costs that may apply to you.

The following payments may also apply for hospital admissions

Excess: No excess

Co-payments: No co-payments

The following waiting periods for hospital admissions apply to new or upgrading members

Waiting periods:

- 2 months for palliative care, rehabilitation and hospital psychiatric treatments, even if pre-existing
- 12 months for other pre-existing conditions
- 2 months for all other treatments

Gap Cover

This provider offers 'known gap' or 'no gap' cover for medical bills for this product. The Medical Costs Finder (<https://www.health.gov.au/resources/apps-and-tools/medical-costs-finder>) lets you find out more about the cost of specialist medical services.

Other features of this hospital cover

Includes accident cover. If your doctor or specialist participates in our Access Gap Cover scheme, you may be able to reduce or eliminate your out-of-pocket medical costs. In addition, through Teachers Healthcare Services eligible members can connect with dedicated care coordinators to support them with hospital treatment, or managing their physical and/or mental health.

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/J5/VCRT10 Source: [Private Health Information Statement \(PHIS\)](#)

Extras Cover

This policy **includes** General treatment (Extras) cover for

Note, for treatments marked with * : Major dental only covers removal of wisdom teeth, with a benefit of \$150 for item 324.

Treatment & waiting period (months)		Benefit limits per 12 months unless otherwise stated	Examples of maximum benefits
✓ Acupuncture	2	\$200 per policy combined limit for acupuncture, chinese medicine & remedial massage	• Initial visit: \$38 • Subsequent visit: \$38
✓ Chinese medicine	2	\$200 per policy combined limit for acupuncture, chinese medicine & remedial massage	• Initial visit: \$38 • Subsequent visit: \$38
✓ Chiropractic	2	\$400 per policy combined limit for chiropractic, exercise physiology, osteopathy & physiotherapy sub-limits apply	• Initial visit: \$40 • Subsequent visit: \$40

✓ Exercise physiology	2	\$400 per policy combined limit for chiropractic, exercise physiology, osteopathy & physiotherapy	- Initial visit: \$40 - Subsequent visit: \$40
✓ General dental*	2	\$500 per policy	- Fluoride treatment: \$27 - Scale & clean: \$70 - Periodic oral examination: \$40
✓ Health management / Healthy lifestyle	6	\$150 per policy sub-limits apply	Health management: \$150
✓ Major dental*	12	\$500 per policy	- Surgical tooth extraction: \$0 - Full crown veneered: \$0
✓ Non PBS pharmaceuticals	2	\$400 per policy combined limit for non pbs pharmaceuticals & vaccinations	Per eligible prescription: \$60
✓ Optical	6	\$180 per policy	- Multi-focal lenses & frames: \$180 - Single vision lenses & frames: \$180
✓ Osteopathy	2	\$400 per policy combined limit for chiropractic, exercise physiology, osteopathy & physiotherapy sub-limits apply	- Initial visit: \$40 - Subsequent visit: \$40
✓ Physiotherapy	2	\$400 per policy combined limit for chiropractic, exercise physiology, osteopathy & physiotherapy sub-limits apply	- Initial visit: \$40 - Subsequent visit: \$40
✓ Psychology	2	\$300 per policy sub-limits apply	- Initial visit: \$72 - Subsequent visit: \$72
✓ Remedial massage	2	\$200 per policy combined limit for acupuncture, chinese medicine & remedial massage	- Initial visit: \$38 - Subsequent visit: \$38
✓ Vaccinations	2	\$400 per policy combined limit for non pbs pharmaceuticals & vaccinations	Per service: \$60

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

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

Ambulance cover

In VIC this policy provides:

Emergency: Unlimited with a waiting period of 1 day.

Non-emergency: Transport with a waiting period of 1 day, or 1 day for pre-existing conditions, limited to \$3,000 per person 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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Call now  1300 344 000 [Sponsor link](#)

Nurses & Midwives Health

 <https://www.nmhealth.com.au/>

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