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Nurses & Midwives Health member

**NURSES**   
**MIDWIVES**  
**HEALTH**

Caring for the carers

# ESSENTIAL EXTRAS

## PRODUCT SHEET

Effective 1 October 2023

# ESSENTIAL EXTRAS

Essential Extras covers things Nurses & Midwives Health members use the most, like dental, optical and physio, plus a range of other services, including psychology and podiatry. To find out more go to [nmhealth.com.au/essential-extras](http://nmhealth.com.au/essential-extras)

	BENEFIT (UP TO)	YEARLY LIMIT	WAITING PERIOD
<b>DENTAL</b>			
<b>GENERAL DENTAL</b>			
Periodic oral examination (012) – limit of 2 services per person/year	\$40	\$500 per person	2 months
Removal of calculus (114) – limit of 2 services per person/year	\$70		
Topical application of remineralising agent (121) – limit of 2 services per person/year	\$25		
Removal of tooth (311)	\$90		
Filling: adhesive restoration – 3 surfaces (533)	\$115		
<b>MAJOR DENTAL</b>			
Orthodontia (lifetime limit of \$2,500 per person)	\$300	\$300 per person	12 months
Surgical removal of a tooth requiring bone removal (324)	\$240		
Inlays/Onlays – tooth coloured – 1 surface (551)	\$273		
Inlays/Onlays – tooth coloured – 2 surfaces (552)	\$300		
Crown – veneered (615)	\$300		
Bridge pontic – direct (642)	\$300		
Dentures – upper and lower (719)	\$300		
<b>OPTICAL</b>			
Frames	\$100	\$200 per person	6 months
Single vision lenses – pair	\$100		
Bifocal lenses – pair	\$100		
Multifocal lenses – pair	\$100		
Contact lenses – pair	\$165		

	<b>BENEFIT (UP TO)</b>	<b>YEARLY LIMIT</b>	<b>WAITING PERIOD</b>
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## THERAPIES

Chiro and Osteo – 1–6 visits	\$40	\$250 per person (sub-limits apply)	2 months
Chiro and Osteo – 7+ visits	\$32		
Chiro and Osteo – Group therapy	\$20		
Physio/Exercise Physiology – 1–6 visits	\$40	\$300 per person (sub-limits apply)	
Physio/Exercise Physiology – 7+ visits	\$32		
Physio/Exercise Physiology – Group therapy/class therapy	\$20		
Podiatry – 1–6 visits	\$40	\$300 per person	
Podiatry – 7+ visits	\$32		
Psychology – Assessment	\$100	\$350 per person (sub-limits apply)	
Psychology – Initial consultation	\$72		
Psychology – Subsequent consultations	\$72		
Remedial massage, Acupuncture, Chinese herbal medicine consultations, Myotherapy.	\$34	\$400 per person	

## HEALTHY LIFESTYLE

Health-related programs to address a specific health or medical condition. You're required to submit a Healthy Lifestyle Program form every 2 years, download a copy from [nmhealth.com.au](http://nmhealth.com.au)

Including weight management, gym membership and more. Visit <a href="http://nmhealth.com.au">nmhealth.com.au</a> for a full list of programs.	100%	\$150 per person	6 months
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## PHARMACEUTICAL

Benefits towards non-PBS prescription medication, that's approved by the Therapeutic Goods Association (TGA), to treat a medical condition. Benefits are not payable for contraceptives prescribed without a medical condition. A \$280 sub-limit applies for erectile dysfunction medication

Pharmaceuticals (non-PBS requiring prescription by law)	\$60	\$300 per person (sub-limits apply)	2 months
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## EMERGENCY AMBULANCE TRANSPORT

Emergency ambulance transport	100%	\$6,000 per person	1 day
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# IMPORTANT THINGS TO KNOW

## WAITING PERIODS

To keep health insurance fair for everyone, you may need to wait for a while before you can claim on your Extras cover – this is a ‘waiting period’.

Waiting periods may apply if you’re **new to private health insurance**, or if you **upgrade to a higher level of cover** (with us or when you switch from another fund).

If you leave another health fund, you need to join us within 60 days to avoid re-serving any applicable waiting periods.

You don’t have to wait if you switch from another fund to the same or lower cover with us, and you’ve already served your waiting periods.

### EXTRAS WAITING PERIODS

Major dental, Orthodontia	12 months
Optical, Healthy Lifestyle	6 months
All other services	2 months
Emergency ambulance transport	1 day

## BENEFITS AND LIMITS

- All person and family limits are based on a calendar year from 1 January (unless stated otherwise).
- Benefits are limited to one service per person, per provider, per day.

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## WHAT WE WON'T PAY FOR

We won't pay for things like:

- two services from the same provider on the same day
- services provided by an immediate family member who is covered by the same policy
- claims more than two years old
- claims where no charge has been raised, such as gift vouchers for massages
- services where benefits are payable from a third party (i.e. compensation)
- services received during any period which your membership is unfinancial or suspended
- services not included in your cover, or for which you are serving waiting periods
- services from an unrecognised provider
- claims without official receipts
- services or goods received overseas.
- Please be aware you *can* claim for face-to-face dental consultations only. You *can't* claim for home (DIY) dentistry – **this includes teeth whitening kits, orthodontic aligners and occlusal splints. If unsure, you can contact us to find out whether a benefit is payable, we're here to help.**

This is not an exhaustive list and additional exclusions may apply based on the Fund Rules.

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**This Product Sheet contains important information about your private health insurance with Nurses & Midwives Health. Please read it carefully in conjunction with the Membership Guide and retain for future reference.**

The information contained within this brochure is current at the time of printing. Membership of Nurses & Midwives Health is available to current and prior members of the Australian Nursing & Midwifery Federation and its branches, and their families. Fund policyholders and those covered under a policy are subject to the rules and conditions of Nurses & Midwives Health as well as applicable government legislation and laws. This brochure contains a summary of the main rules and conditions. Premiums and benefits are subject to change. Fund policyholders are encouraged to review the Nurses & Midwives Health Privacy Policy, available at [nmhealth.com.au/privacy](http://nmhealth.com.au/privacy). This brochure should be read carefully in conjunction with the Membership Guide and retained.

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