







# Product & Benefits Guide

Effective 1 April 2020

**NURSES & MIDWIVES HEALTH**

Caring for the carers

## HOSPITAL COVERS COMPARED

	 GOLD HOSPITAL	 TOP SILVER PLUS	 MID SILVER PLUS	 MID HOSPITAL (BASIC PLUS)	 BASIC HOSPITAL (BASIC PLUS)	 STARTERPAK (BASIC PLUS)
<b>PRIVATE HOSPITAL (agreement hospital and same day surgeries – for services indicated as covered in a private hospital)</b>						
Choice of agreement hospital	✓	✓	✓	✓	✓	✓
Shared room or private room (where available)	✓	✓	✓	✓	✓	✓
Theatre fees, intensive care fees	✓	✓	✓	✓	✓	✓
Labour ward fees	✓	✓	✗	✗	✗	✗
<b>PUBLIC HOSPITAL (for services indicated as covered or restricted)</b>						
Shared room	✓	✓	✓	✓	✓	✓
Private room (where available)	✓	✓	✓	✓	✗	✗
Theatre fees, intensive care fees	Fees are included in the accommodation charge paid by Nurses & Midwives Health					
Labour ward fees	Fees are included in the accommodation charge paid by Nurses & Midwives Health		✗	Fees are included in the accommodation charge paid by Nurses & Midwives Health		✗
<b>MEDICAL SERVICES</b>						
Choice of doctor	✓	✓	✓	✓	✓	✓
Access Gap Cover	✓	✓	✓	✓	✓	✓
Government approved surgically implanted prostheses (some prostheses may have out-of-pocket expenses)	✓	✓	✓	✓	✓	✓
<b>HOSPITAL SERVICES</b>						
Dental surgery	✓	✓	✓	✓	✓	✓
Hernia and appendix	✓	✓	✓	✓	✓	✓
Joint reconstructions	✓	✓	✓	✓	✓	✓
Tonsils, adenoids and grommets	✓	✓	✓	✓	✓	✓
Back, neck and spine	✓	✓	✓	✓	Restricted	Restricted
Blood	✓	✓	✓	✓	Restricted	Restricted
Bone, joint and muscle	✓	✓	✓	✓	Restricted	Restricted
Brain and nervous system	✓	✓	✓	✓	Restricted	Restricted
Breast surgery (medically necessary)	✓	✓	✓	✓	Restricted	Restricted
Chemotherapy, radiotherapy and immunotherapy for cancer	✓	✓	✓	✓	Restricted	Restricted
Diabetes management (excluding insulin pumps)	✓	✓	✓	✓	Restricted	Restricted
Digestive system	✓	✓	✓	✓	Restricted	Restricted
Ear, nose and throat	✓	✓	✓	✓	Restricted	Restricted
Eye (not cataracts)	✓	✓	✓	✓	Restricted	Restricted
Gastrointestinal endoscopy	✓	✓	✓	✓	Restricted	Restricted
Gynaecology	✓	✓	✓	✓	Restricted	Restricted
Implantation of hearing devices	✓	✓	✓	✓	Restricted	Restricted
Insulin pumps	✓	✓	✓	✓	✗	✗
Kidney and bladder	✓	✓	✓	✓	Restricted	Restricted
Male reproductive system	✓	✓	✓	✓	Restricted	Restricted
Miscarriage and termination of pregnancy	✓	✓	✓	✓	Restricted	✗
Pain management	✓	✓	✓	✓	Restricted	Restricted
Pain management with device	✓	✓	✓	✓	Restricted	Restricted
Plastic and reconstructive surgery (medically necessary)	✓	✓	✓	✓	Restricted	Restricted
Podiatric surgery (provided by a registered podiatric surgeon – limited benefits)	✓	✓	✓	✓	Restricted	Restricted
Skin	✓	✓	✓	✓	Restricted	Restricted
Sleep studies	✓	✓	✓	✓	Restricted	Restricted
Hospital psychiatric services	✓	Restricted	Restricted	Restricted	Restricted	Restricted
Lung and chest	✓	✓	✓	✓	Restricted	✗
Palliative care	✓	✓	✓	✓	Restricted	Restricted
Rehabilitation	✓	✓	✓	✓	Restricted	Restricted
Heart and vascular system	✓	✓	✓	✓	Restricted	✗
Cataracts	✓	✓	✗	✓	Restricted	Restricted
Weight loss surgery	✓	✓	✗	✓	Restricted	Restricted
Assisted reproductive services	✓	✓	✗	✓	Restricted	✗
Dialysis for chronic kidney failure	✓	✓	✗	✓	Restricted	✗
Joint replacements	✓	✓	✗	✓	Restricted	✗
Pregnancy and birth	✓	✓	✗	✓	Restricted	✗
<b>OTHER</b>						
Excess	\$500 per person/calendar year	\$0, \$300 or \$500 per person/calendar year	\$300 or \$500 per person/calendar year	\$300 or \$500 per person/calendar year	\$300 per person/calendar year	\$0
Emergency ambulance transport	✓	✓	✓	✓	✓	✓
Non-emergency ambulance transport	\$3,000 per person/calendar year	\$3,000 per person/calendar year	\$3,000 per person/calendar year	\$3,000 per person/calendar year	\$3,000 per person/calendar year	\$3,000 per person/calendar year
<b>WAITING PERIODS</b>						
Pre-existing conditions	12 months			All other hospital services		2 months
Pregnancy and birth	9 months			Emergency ambulance transport		1 day
Hospital psychiatric services, Rehabilitation, Palliative care	2 months			Non-emergency ambulance transport		1 day

### Important things to know

#### Waiting periods

Hospital waiting periods apply if:

- You're new to private health insurance
- You upgrade your cover to include things that weren't covered before
- You switch health funds and increase your cover to include things that weren't covered before.

#### Medical costs

Medicare sets a fee for all services called the Medicare Benefits Schedule (MBS). Together with Medicare, we'll cover you for the MBS fee. When doctors charge above the MBS fee, that's when you'll have out-of-pocket costs or a 'gap'. Always check with your doctor to see if there'll be any additional charges before you receive treatment.

#### Access Gap Cover

Access Gap is a billing scheme that can help you minimise, or avoid, out-of-pocket costs for in-hospital (inpatient) specialist treatment. To find out more go to [nmhealth.com.au/access-gap](http://nmhealth.com.au/access-gap)

#### Agreement Private Hospitals

We hold agreements with most Australian private and day hospitals. These agreements ensure that hospital charges are covered when a member is admitted to hospital (depending on their level of cover). If a hospital doesn't have an agreement with us, you may have significant out-of-pocket costs, so it's important to call us to check.

#### Excess

Excess amounts are paid once per person, per year. The excess is waived for child dependants on your cover aged under 25 on most of our covers, except Basic Hospital (Basic Plus).

#### Pre-existing conditions

A pre-existing condition is an illness, ailment or condition where the signs or symptoms existed at any time during the six months before you got your Hospital cover or transferred to a higher level of cover.

Where relevant, we appoint a medical practitioner to determine whether you have a pre-existing condition, based on information provided by your treating doctor or specialist.

#### Restricted services

##### In a public hospital:

- We pay** – accommodation (up to the government fee for a shared room).
- You pay** – any excess on your cover and the balance of your accommodation costs.

##### In a private hospital:

- We pay** – accommodation (up to the government fee for a shared room).
- You pay** – any excess on your cover, the balance of your accommodation costs, and any other costs involved in your hospital stay.

#### Ambulance

Our Hospital products provide cover for emergency and non-emergency ambulance services, excluding inter-hospital transfers, transport for day treatment and transport to and from nursing homes or specialist and diagnostic centres. QLD and TAS residents may be covered under their state scheme for emergency ambulance services. For more see [dhs.tas.gov.au](http://dhs.tas.gov.au) and [ambulance.qld.gov.au](http://ambulance.qld.gov.au)

### Joining is easy

There are a few simple ways to join Nurses & Midwives Health:

- Contact your local Nurses & Midwives Health rep
- Visit [nmhealth.com.au](http://nmhealth.com.au) and join online
- Call our contact centre on **1300 344 000**

As we're an industry-based health fund, you must meet eligibility criteria to join. Visit [nmhealth.com.au/who-can-join](http://nmhealth.com.au/who-can-join) or contact us for more information.

[nmhealth.com.au](http://nmhealth.com.au)

**Mail:** GPO Box 3874 Sydney NSW 2001  
**Email:** [info@nmhealth.com.au](mailto:info@nmhealth.com.au)

**Phone:** **1300 344 000**  
 Monday – Thursday 8am – 8pm  
 Friday 8am – 6pm  
 Saturday 8.30am – 12.30pm AEST

**Overseas callers:** +61 2 8346 2134

The information contained within this brochure is correct at the time of printing. Premiums and benefits are subject to change. This brochure should be read and retained in conjunction with information contained on our website [nmhealth.com.au](http://nmhealth.com.au) and our Membership Guide.

Nurses & Midwives Health respects your privacy and is committed to managing and protecting your personal and health-related information in accordance with relevant legislation in Australia. If you would like to find out more about Nurses & Midwives Health's privacy policy, visit [nmhealth.com.au/privacy](http://nmhealth.com.au/privacy)

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# Caring for the carers

## Here for you. For good.

- We're proud to be the only health fund exclusively for nurses, midwives and their families.
- We know your work – and all the pressures that come with it. So we believe it's important that your health insurance works hard to look after you.
- We're all about our members. As a not-for-profit health fund, it means we can focus on giving you the best possible value – instead of payouts for shareholders.
- We're all about you – we work closely with your unions and associations to ensure your best interests come first.

## Important things to know

- All person and family limits are based on a calendar year from 1 January (unless stated otherwise).
- Family limits are based on a set amount across all members of the family.
- Benefits are limited to one service per person, per provider, per day.
- We can only pay for services provided by professional medical providers who are qualified and registered.
- Increasing limits are calculated on years of continuous membership of Nurses & Midwives Health Top Extras cover.

# EXTRAS COVERS COMPARED

A snapshot of what our Extras covers offer. For more information visit [nmhealth.com.au](http://nmhealth.com.au)



DENTAL		Benefit (up to)	TOP EXTRAS (yearly limits)	ESSENTIAL EXTRAS (yearly limits)	STARTERPAK (yearly limits)
<b>GENERAL DENTAL – 2 month waiting period</b>					
Periodic oral examination (012) – limit of 2 services per person/year	\$40	Unlimited (unless stated otherwise)	\$500 per person	\$500 per person \$1,000 per family	
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				
<b>MAJOR DENTAL – 12 month waiting period</b>					
		<b>Benefit</b>	<b>Yearly limits</b>	<b>Benefit</b>	<b>Yearly limits</b>
Removal of wisdom teeth requiring removal of bone (323)	\$170	<b>Increasing limits</b>		\$170	\$500 per person \$1,000 per family (removal of wisdom teeth only)
Removal of wisdom teeth requiring removal of bone and tooth division (324)	\$240	Year 1	Match existing cover up to \$1,300 (applies when transferring from a cover that includes Major dental with all waiting periods served)	\$240	
Inlays/Onlays – tooth coloured – 1 surface (551)	\$273	Year 2	\$1,300	\$273	\$300 per person
Inlays/Onlays – tooth coloured – 2 surfaces (552)	\$432	Year 3	\$1,600	\$300	
Crown – veneered (615)	\$750	Year 4	\$2,100	\$300	
Bridge pontic – direct (642)	\$520	Year 5	\$2,600	\$300	
Dentures – upper and lower (719)	\$1,000	Year 6+	\$2,800	\$300	×
<b>ORTHODONTIA TREATMENT – 12 month waiting period. Lifetime limit of \$2500 per person.</b>					
Orthodontia	100%	Lifetime limit of \$2500 per person		\$300 per person, per year (combined limit with Major dental)	×
<b>OPTICAL</b>					
<b>6 month waiting period</b>					
		<b>Benefit</b>	<b>Yearly limits</b>	<b>Benefit</b>	<b>Yearly limits</b>
Frames		\$100	\$260 per person	\$100	\$165 per person \$330 per family
Single vision lenses – pair		\$120		\$95	
Bifocal lenses – pair		\$135		\$95	
Multifocal lenses – pair		\$165		\$95	
Contact lenses – pair		\$175		\$165	
<b>THERAPIES</b>					
<b>2 month waiting period</b>					
Remedial massage, Acupuncture, Chinese herbal medicine consultations, Myotherapy	\$32	\$600 per person		\$400 per person	\$200 per person \$400 per family
Chiro and Osteo – First visit		\$45	\$480 per person (sub-limits apply)	\$40	\$400 per person \$800 per family (sub-limits apply)
Chiro and Osteo – 2-4 visits		\$40		\$40	
Chiro and Osteo – 5+ visits		\$32		\$32	
Chiro and Osteo – Group therapy		\$20		\$20	
Physio/Exercise physiology – First visit		\$45	\$800 per person (sub-limits apply)	\$40	\$400 per person \$800 per family (sub-limits apply)
Physio/Exercise physiology – 2-4 visits		\$40		\$40	
Physio/Exercise physiology – 5+ visits		\$32		\$32	
Physio/Exercise physiology – Group therapy		\$20		\$20	
Podiatry – 1-4 visits	\$40	\$400 per person (\$60 sub-limit for orthotic repair)		\$300 per person	×
Podiatry – 5+ visits	\$32				
Psychology assessment	\$100	\$600 per person (sub-limits apply)		\$250 per person (sub-limits apply)	
Psychology consultation	\$72				
Speech therapy – 1-4 visits	\$70	\$600 per person		×	
Speech therapy – 5+ visits	\$40				
Dietitian – 1-4 visits	\$60	\$400 per person		×	
Dietitian – 5+ visits	\$40				
<b>HEALTHY LIFESTYLE</b>					
<b>6 month waiting period</b>					
<b>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 <a href="http://nmhealth.com.au">nmhealth.com.au</a></b>					
Including weight management, gym membership, and more. Visit <a href="http://nmhealth.com.au">nmhealth.com.au</a> for a full list.	100%	\$200 per person		\$150 per person	\$150 per person / \$300 per family
<b>PHARMACEUTICAL</b>					
<b>2 month waiting period</b>					
<b>Benefits towards non-PBS prescription only medication to treat a medical condition. You pay a co-payment, equivalent to the amount set by the Australian Government.</b>					
Pharmaceuticals (non-PBS requiring prescription by law)	\$60	\$800 per person (sub-limits apply)		\$300 per person (sub-limits apply)	\$400 per person \$800 per family
<b>ARTIFICIAL AIDS &amp; APPLIANCES</b>					
<b>2 month waiting period</b>					
<b>You're required to submit an Aids and Appliances form every 12 months to be eligible to claim a benefit, download a copy from <a href="http://nmhealth.com.au">nmhealth.com.au</a></b>					
Blood pressure monitor (purchase)	75% up to \$85	\$1,200 per person (sub-limits apply)		×	×
Blood glucose monitor	75% up to \$160				
Compression garments (excludes any sports-related or body enhancing garments)	75% up to \$400				
Pregnancy shorts	75% up to \$90				
<b>12 month waiting period</b>					
<b>You're required to submit an Aids and Appliances form every 12 months to be eligible to claim a benefit, download the form at <a href="http://nmhealth.com.au">nmhealth.com.au</a></b>					
CPAP machine purchase	75%	\$900 per person, per three years		×	×
CPAP accessories purchase	75%	\$150 per person			
Hearing aids (1 pair of hearing aids per person, every 3 calendar years)		<b>Increasing limits</b>	<b>Single</b>	×	×
		Years 1-5	\$600		
		Years 5+	\$900		
<b>EMERGENCY AMBULANCE TRANSPORT</b>					
<b>1 day waiting period</b>					
Emergency ambulance transport (state government services)	100%	\$6,000 per person		\$6,000 per person	Covered under Hospital cover