






# Product & Benefits Guide

Effective 1 April 2025

## HOSPITAL COVER

For more information visit  
[nmhealth.com.au/hospital](https://nmhealth.com.au/hospital)

	 TOP HOSPITAL (GOLD)	 MID CLASSIC (SILVER PLUS)	 MID HOSPITAL (BASIC PLUS)	 BASIC HOSPITAL (BASIC PLUS)	 STARTERPAK (BASIC PLUS)
PRIVATE HOSPITAL (agreement hospital and same day surgeries – for services indicated as covered in a private hospital)					
Choice of agreement hospital	✓	✓	✓	Provides cover for four key services in a private hospital – please see 'Hospital Services' below.	
Shared room or private room (where available)	✓	✓	✓		
Theatre fees, intensive care fees	✓	✓	✓		
Labour ward fees	✓	✗	✗		✗
PUBLIC HOSPITAL (for services indicated as covered or restricted)					
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		✗
MEDICAL SERVICES					
Choice of doctor	✓	✓	✓	✓	✓
Access Gap Cover	✓	✓	✓	✓	✓
Government approved surgically implanted prostheses (some prostheses may have out-of-pocket expenses)	✓	✓	✓	✓	✓
HOSPITAL SERVICES					
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 (excluding 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
Lung and chest	✓	✓	Restricted	Restricted	✗
Palliative care	✓	✓	Restricted	Restricted	Restricted
Rehabilitation	✓	✓	Restricted	Restricted	Restricted
Heart and vascular system	✓	✓	Restricted	Restricted	✗
Cataracts	✓	✗	Restricted	Restricted	Restricted
Weight loss surgery	✓	✗	Restricted	Restricted	Restricted
Assisted reproductive services	✓	✗	Restricted	Restricted	✗
Dialysis for chronic kidney failure	✓	✗	Restricted	Restricted	✗
Joint replacements	✓	✗	Restricted	Restricted	✗
Pregnancy and birth	✓	✗	Restricted	Restricted	✗
OTHER					
Excess	\$0, \$300 or \$500 per person/calendar year (no excess for dependants)	\$300 or \$500 per person/calendar year (no excess for dependants)	\$300 or \$500 per person/calendar year (no excess for dependants)	\$300 per person/calendar year (no excess for dependants)	\$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

WAITING PERIODS	
Pre-existing conditions	12 months
Pregnancy and birth	9 months
Hospital psychiatric services, Rehabilitation, Palliative care	2 months
All other hospital services	2 months
Emergency ambulance transport	1 day
Non-emergency ambulance transport	1 day

**Mail:**  
GPO Box 9812  
Sydney NSW 2001

**Email:**  
info@nmhealth.com.au

**Phone:**  
1300 344 000

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

Monday – Thursday

8am – 7pm (AEST/AEDT)

Friday

8am – 6pm (AEST/AEDT)

Saturday

8:30am – 12:30pm (AEST/AEDT)

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

### Hospital cover explained

#### Agreement Private Hospitals

We hold agreements with most Australian private and day hospitals. These agreements ensure your in-hospital (inpatient) charges are covered (depending on your level of cover). If a hospital doesn’t have an agreement with us, you may have significant out-of-pocket costs. Search for agreement hospitals via [nmhealth.com.au/hospitals](https://nmhealth.com.au/hospitals)

#### Excess payments

Excess amounts are paid to the hospital once per person, per calendar year (if using your Hospital cover that year). There’s no excess for dependants on your cover.

Find out more: [nmhealth.com.au/excess](https://nmhealth.com.au/excess)

#### Medical costs (specialist doctors)

Medicare sets fees for (inpatient) hospital treatment on the Medicare Benefits Schedule (MBS). Together with Medicare, we cover the MBS fee. If a doctor charges you more than the MBS fee, you’ll have out-of-pocket costs or a ‘gap’. Always ask your doctor about any additional charges before you’re treated.

#### 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 check which specialists have treated other patients under Access Gap, visit [nmhealth.com.au/agc](https://nmhealth.com.au/agc)

#### Ambulance

All levels of Hospital cover include 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). Queensland and Tasmania residents may be covered under their state scheme for emergency ambulance services. See [ambulance.qld.gov.au](https://ambulance.qld.gov.au) or [health.tas.gov.au](https://health.tas.gov.au)

#### 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 upgraded to a higher level of cover).

Where relevant, we appoint an independent medical practitioner to determine whether you have a pre-existing condition, based on information provided by your treating doctor or specialist. Find out more: [nmhealth.com.au/pec](https://nmhealth.com.au/pec)

#### Services not recognised by Medicare

You won’t be covered for services that aren’t eligible for a Medicare benefit. This includes non-medically required treatments or services provided by and not limited to, dentists, podiatrists and, cosmetic or podiatric surgeons.

#### 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.

Find out more: [nmhealth.com.au/restricted](https://nmhealth.com.au/restricted)

#### Waiting periods

Hospital waiting periods apply if you:

- Are new to private health insurance
- Upgrade your cover to include things that weren’t covered before, or are covered at a higher level
- Switch health funds and increase your cover to include things that weren’t covered before, or are covered at a higher level
- Lower your excess (a 12 month waiting period applies to a lower, or nil, excess).

# EXTRAS COVER

For more information visit  
[nmhealth.com.au/extras](https://nmhealth.com.au/extras)



**BENEFIT**  
(up to)



**TOP EXTRAS**  
(yearly limits)



**MID EXTRAS**  
(yearly limits)



**BASIC EXTRAS**  
(yearly limits)



**STARTERPAK**  
(yearly limits)

## DENTAL

		Benefit	Yearly limits	Benefit	Yearly limits	Benefit	Yearly limits	Benefit	Yearly limits
GENERAL DENTAL 2 month waiting period									
Periodic oral examination (012) – limit of 2 services per person/year	\$40	Unlimited (unless stated otherwise)		\$40	\$500 per person	\$20	\$400 per person \$800 per family	\$40	\$500 per person, \$1,000 per family
Removal of calculus (114) – limit of 2 services per person/year	\$70			\$70		\$35		\$70	
Topical application of remineralising agent (121) – limit of 2 services per person/year	\$27			\$27		\$20		\$27	
MAJOR DENTAL 12 month waiting period									
Surgical removal of a tooth requiring bone removal (324)	\$240	Increasing limits		\$240	\$300 per person	✕		\$150	\$500 per person \$1,000 per family (removal of wisdom teeth only)
		Year 1	Match existing cover up to \$1,300 (applies when transferring from a cover that includes Major Dental with all waiting periods served)						
Inlays/Onlays – tooth coloured – 1 surface (551)	\$273	Year 2	\$1,300	\$273		✕	✕		
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		✕	✕		
ORTHODONTIA TREATMENT 12 month waiting period. Lifetime limit of \$2,500 per person									
Orthodontia	100%	Lifetime limit of \$2,500 per person		\$300 per person, per year (combined limit with Major Dental)		✕		✕	

## OPTICAL 6 month waiting period

Frames		\$100	\$260 per person	\$100	\$200 per person	\$150	\$150 per person \$300 per family	\$100	\$180 per person \$360 per family
Single vision lenses – pair		\$160		\$100		\$150		\$95	
Bifocal lenses– pair		\$165		\$100		\$150		\$95	
Multifocal lenses – pair		\$165		\$100		\$150		\$95	
Contact lenses – pair		\$175		\$165		\$150		\$165	

## THERAPIES 2 month waiting period

Remedial massage, Acupuncture, Chinese herbal medicine consultations, Myotherapy		\$38	\$600 per person	\$38	\$400 per person	\$22	\$500 per person \$1,000 per family	\$38	\$200 per person \$400 per family	
Chiro and Osteo – first visit		\$55	\$480 per person (\$300 sub-limits applies to group therapy)	\$40	\$250 per person (sub-limits apply)	\$30		\$40	\$400 per person \$800 per family (sub-limits apply)	
Chiro and Osteo – subsequent visits		\$40		\$40		\$30		\$40		
Chiro and Osteo – group therapy		\$20		\$20		\$15		\$20		
Physio/Exercise physiology – first visit		\$55	\$800 per person (sub-limits apply)	\$40	\$300 per person (sub-limits apply)	\$30		\$40		
Physio/Exercise physiology – subsequent visits		\$40		\$40		\$30		\$40		
Physio/Exercise physiology – group therapy		\$20		\$20		\$15		\$20		
Dietitian – 1-4 visits		\$60	\$400 per person	✕		\$22		✕		
Dietitian – 5+ visits		\$40								
Psychology – assessment		\$100	\$600 per person (sub-limits apply)	\$100	\$350 per person (sub-limits apply)	\$60		\$100	\$300 per person \$600 per family (sub-limits apply)	
Psychology – initial consultation		\$100		\$72		\$45		\$72		
Psychology – subsequent consultations		\$72		\$72		\$45		\$72		
Counselling – initial consultation		\$50		\$50		\$30		\$50		
Counselling – subsequent consultations		\$45		\$45		\$30		\$45		
Speech therapy – first visit	\$80	\$600 per person		✕		✕		✕		
Speech therapy – 2-6 visits	\$70									
Speech therapy – 7+ visits	\$45									
Podiatry – first visit		\$55	\$400 per person	\$40	\$300 per person	✕		✕		
Podiatry – subsequent visits		\$40		\$40						

## PHARMACEUTICAL 2 month waiting period

<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)	\$60	\$300 per person (sub-limits apply)	\$25	Combined yearly limit with Therapies	\$60	\$400 per person \$800 per family

## HEALTHY LIFESTYLE 6 month waiting period

<b>Health-related programs to address a specific health or medical condition. You may need to submit a Healthy Lifestyle Program form every 2 years. Download one via <a href="https://nmhealth.com.au/healthy-lifestyle">nmhealth.com.au/healthy-lifestyle</a></b>									
Including weight management, gym membership, and more. Visit <a href="https://nmhealth.com.au/healthy-lifestyle">nmhealth.com.au/healthy-lifestyle</a> for a full list.	100%	\$250 per person (sub-limits apply)		\$200 per person (sub-limits apply)		\$150 per person /\$300 per family (sub-limits apply)		\$150 per person /\$300 per family (sub-limits apply)	

## ARTIFICIAL AIDS & APPLIANCES 2 month waiting period

You may need to submit an Aids and Appliances form to claim. To find out more information and view a more comprehensive list, visit: <a href="https://nmhealth.com.au/aids-appliances">nmhealth.com.au/aids-appliances</a>						
Blood pressure monitor – purchase	\$85	\$1,200 per person (sub-limits apply)	✕	✕	✕	
Blood glucose monitor	\$160					
Compression garments (excludes sports-related or body enhancing garments)	\$400					
Pregnancy shorts	\$90					

12 month waiting period								
CPAP machine – purchase	100%	\$900 per person, per three years			✕	✕	✕	
CPAP accessories –purchase	100%	\$150 per person						
Hearing aids (1 pair of hearing aids per person, every 3 calendar years)		Increasing limits		Single	Pair	✕	✕	✕
		Years 1–5		\$600	\$1,200			
		Years 5+		\$900	\$1,800			

## EMERGENCY AMBULANCE TRANSPORT 1 day waiting period

Emergency ambulance transport (state government services)	100%	\$6,000 per person		\$6,000 per person		\$6,000 per person/\$12,000 per family		Covered under Hospital cover	
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## Extras cover explained

### Limits

- **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 a family.
- **Sub-limits** are the maximum you can claim per year for a specific sub-category of a service (like group physio on your Physiotherapy limit).
- **Increasing limits** are calculated on years of continuous Nurses & Midwives Health Top Extras cover.

### Providers

We can only pay for services provided by professional medical providers who are qualified and registered. Extras benefits are limited to one service per person, per provider, per day. For more information on providers, go to [nmhealth.com.au/extras-providers](https://nmhealth.com.au/extras-providers)

### DIY dentistry

We only cover face-to-face dental consultations. You can't claim for home (DIY) dentistry, including teeth whitening kits, orthodontic aligners and occlusal splints.

### Artificial Aids & Appliances

To claim for some items, you'll need submit an Aids and Appliances form that has been signed by a relevant health practitioner. For info on claiming, eligible products and more, visit [nmhealth.com.au/aids-appliances](https://nmhealth.com.au/aids-appliances)

### Healthy Lifestyle

To claim for services including weight management programs and gym memberships, you'll need to submit a completed Healthy Lifestyle Program form (signed by a relevant health practitioner) every 2 years. See more at [nmhealth.com.au/healthy-lifestyle](https://nmhealth.com.au/healthy-lifestyle)

## Why Nurses & Midwives Health?

- We're proud to offer health insurance to nurses, midwives and their families.
- Being **not-for-profit**, we're about giving more back to members (not payouts to shareholders).
- We help you navigate life's ups and downs through **added health and wellbeing support**.
- We're all about you– we work closely with your unions and associations to ensure your best interests come first.



Caring for the carers



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

The information in this brochure is correct at the time of printing and should be read and retained together with information on our website [nmhealth.com.au](https://nmhealth.com.au) and Membership Guide. Premiums and benefits are subject to change. Nurses & Midwives Health is a signatory to the Private Health Insurance Code of Conduct.

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