NURSES MIDWIVES HEALTH

Caring for the carers

Andrew,
Nurses & Midwives Health member

TOP EXTRAS

PRODUCT SHEET

Effective 1 April 2024

TOP EXTRAS

Top Extras is our top level of Extras cover. That means higher benefits and/or limits on things our members use the most, like dental, optical and physio. Your limits for major dental treatment will even go up for the first six years you stay with us (provided you maintain continuous cover on Top Extras). To find out more go to **nmhealth.com.au/top-extras**

	BENEFIT (UP TO)	YEARLY LIMIT		WAITING PERIOD
DENTAL				
GENERAL DENTAL				
Periodic oral examination (012) – limit of 2 services per person/year	$40	Unlimited (unless otherwise stated)		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	$27			
Removal of tooth (311)	$90			
Filling: adhesive restoration – 3 surfaces (533)	$115			
MAJOR DENTAL				
Surgical removal of a tooth requiring bone removal (324)	$240	Increasing limits		12 months
		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	
Inlays/Onlays – tooth coloured – 2 surfaces (552)	$432	Year 3	$1,600	
Crown – veneered (615)	$750	Year 4	$2,100	
Bridge pontic – direct (642)	$520	Year 5	$2,600	
Dentures – upper and lower (719)	$1,000	Year 6+	$2,800	
ORTHODONTIA TREATMENT				
Orthodontia	100%	$2,500 lifetime limit, per person		12 months
OPTICAL				
Frames	$100	$260 per person		6 months
Single vision lenses – pair	$160			
Bifocal lenses – pair	$165			
Multifocal lenses – pair	$165			
Contact lenses – pair	$175			

	BENEFIT (UP TO)	YEARLY LIMIT	WAITING PERIOD
THERAPIES			
Chiro and Osteo – First visit	$55	$480 per person (sub-limits apply)	2 months
Chiro and Osteo – Subsequent visits	$40		
Physio/Exercise physiology – First visit	$55	$800 per person (sub-limits apply)	
Physio/Exercise physiology – Subsequent visits	$40		
Ante- or post-natal physio course	$78 per confinement		
Speech therapy – First visits	$80	$600 per person	
Speech therapy – 2-6 visits	$70		
Speech therapy – 7+ visits	$45		
Occupational therapy – 1-4 visits	$70	$500 per person	
Occupational therapy – 5+ visits	$44		
Podiatry – First visit	$55	$400 per person (sub-limits apply)	
Podiatry – Subsequent visits	$40		
Audiology consultation	$45	Unlimited	
Dietitian – 1-4 visits	$60	$400 per person	
Dietitian – 5+ visits	$40		
Hypnotherapy	$30	$300 per person	
Psychology - Assessment	$100	$600 per person (sub-limits apply)	
Psychology - Initial consultation	$100		
Psychology - Subsequent consultation	$72		
Counselling - Initial consultation	$50		
Counselling - Subsequent consultations	$45		
Remedial massage, Acupuncture, Chinese herbal medicine consultations, Myotherapy.	$36	$600 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 two years, download a copy from nmhealth.com.au/healthy-lifestyle			
Including weight management, gym membership and more. Visit **nmhealth.com.au** for a full list.	100%	$200 per person (sub-limits apply)	6 months

	BENEFIT (UP TO)	YEARLY LIMIT		WAITING PERIOD
PHARMACEUTICAL				
Benefits towards non-PBS prescription medication, that's approved by the Therapeutic Goods Administration (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	$800 per person (sub-limits apply)		2 months
ARTIFICIAL AIDS & APPLIANCES				
You may be required to submit an Aids and Appliances form. For more information, please visit nmhealth.com.au/aids-appliances				
Purchase of CPAP machine	75%	$900 per person, every three years		12 months
Purchase of CPAP accessories	75%	$150 per person		12 months
Hearing aids – 1 pair of hearing aids per person every 3 calendar years	Increasing limits	Single	Pair	12 months
	Years 1-5	$600	$1,200	
	Years 5+	$900	$1,800	
Blood pressure monitor (purchase)	75% up to $85	$1,200 per person (sub-limits apply)		2 months
Blood glucose monitor	75% up to $160			
Compression garments	75% up to $400			
Pregnancy shorts	75% up to $90			
Wheelchair	50%	$1,900 limit every 5 years (sub-limit applies for a manual wheelchair)		24 months
OTHER				
Travel benefits are payable for the patient for a serious medical/dental condition for distances over 200km return (where treatment isn't available closer to home). Proof of attendance is required.				
Travel	15c/km	$400 per person		2 months
Home nursing – over 6 hours	$95	$800 per person		
Home nursing – under 6 hours	$33			
EMERGENCY AMBULANCE TRANSPORT				
Emergency ambulance transport	100%	$6,000 per person		1 day

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	
Wheelchair purchase	24 months
Major dental, Orthodontia, Medical appliances	12 months
Optical, Healthy Lifestyle	6 months
All other services	2 months
Emergency ambulance transport	1 day

BENEFITS AND LIMITS

- All 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.
- Increasing limits are calculated on years of continuous membership of Nurses & Midwives Health Top Extras cover.

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 when 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.

NURSES MIDWIVES HEALTH
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A Members Health Fund

Private Health Insurance Code of Conduct

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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**. This brochure should be read carefully in conjunction with the Membership Guide and retained.

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