

## Unused Benefit Limit Rollover Terms and Conditions

1. Unused Benefit Limit rollover will be applied to all active and suspended members at 31 December 2021 on Top Extras, Essential Extras and StarterPak.
2. Any unused Annual Benefit Limits that were not claimed during 2021 calendar year will be carried over into 2022.

For example, if a member is on Top Extras and has an Annual Limit for Optical of \$260 and did not claim for optical in 2021, then this will rollover into 2022 and give you an Annual Limit of \$520. If you had claimed for contact lenses in 2021 and received \$175 benefit then the remainder of your Annual Limit ( $\$260 - \$175 = \$85$ ) would roll into 2022, giving you an Annual Limit in 2022 of \$345 ( $\$260 + \$85$ ).

3. Rollover benefits applies to all Calendar Year Annual Benefit Limits:
  - a. Most extras services, like dental, optical and physiotherapy have an Annual Limit which is renewed each Calendar Year
  - b. The rollover will allow members to carry over any unused Annual Benefit Limit that has not claimed in 2021 into 2022.
  - c. The rollover benefit covers most extras services.
  - d. The only services that are not included in the unused Annual Benefit Rollover are those that do not have a Calendar Year limit. Services that will not attract the rollover benefit are:
    - i. Hearing Aids
    - ii. CPAP Machine
    - iii. Wheel-chair
4. Unused Benefit Limit rollover applies to all Calendar Year sub-limits
  - a. Some extras services, like group and class therapies under Physiotherapy have sub-limits applied to them under the Annual Limit of Physiotherapy which is renewed each Calendar Year
  - b. The rollover will allow members to carry over any unused sub-limit that has not been claimed in 2021 into 2022.
5. Rollover benefits do not apply to:
  - a. Individual service benefits
    - i. For example, the benefit for a massage is \$32 with an overall limit of \$600. Come 1 January, the benefit for a massage will remain at \$32, however the overall limit will increase with the remaining limit from 2021. If a member had not been able to get a massage in 2021, the full \$600 will roll over. This means that they could get 37 massages in 2022 and receive their benefit for each visit.

Sample of how this will work (Top Extras)

Service	Benefit	Overall limit 2021 – per person	Maximum Rollover Limit 2022– per person
Speech therapy	1-4 visit \$70 5+ visit \$40	\$600	\$1200
Optical	Frames \$100 Single vision lenses \$120 Contacts \$175	\$260	\$520
Podiatry	1-4 visit \$40 5+ visit \$32	\$400 (\$60 sublimit for orthotic repair)	\$800 (\$120 sublimit for orthotic repair)
Major dental	Crown (615) \$750	Year 2 \$1,300	Year 3 \$2,900

b. Fixed service limits

i. Preventative dental check-ups are limited to 2 check-ups per year. This is because it is only recommended to get a check-up every 6 months.

1. Dental services that come under this category include:

- a. Periodic oral examination (012)
- b. Removal of calculus (114)
- c. Topical application of remineralising agent (121)

6. Benefit rollover will remain during 2022 while ever you maintain the same level of extras cover you held at 31 December 2021. If you change your level of ancillary cover during 2022, you will lose any rollover entitlements.

7. Terms and conditions are subject to change without notice.

If you have any further questions regarding these terms and conditions, please contact Nurses & Midwives Health:

**Phone:** 1300 344 000  
**Email:** info@nmhealth.com.au  
**Mail:** Nurses & Midwives  
 Attention: Marketing  
 GPO Box 9812  
 Sydney NSW 2001



Teachers Federation Health Ltd ABN 86 097 030 414 trading as Nurses & Midwives Health. A Registered Private Health Insurer.