

# Private Health Information Statement - Hospital policy

### Basic Hospital (Basic Plus)

#### Nurses & Midwives Health

<https://www.nmhealth.com.au/>  
[info@nmhealth.com.au](mailto:info@nmhealth.com.au)  
1300 344 000  
Underwritten by Teachers Health

#### Monthly Premium

**\$256.16<sup>#</sup>**  
(before any rebate, loading or discount)

Covers two adults & dependants (3 or more people, only 2 of whom are adults)

Available in South Australia

# You may be entitled to an Australian Government rebate on the above premium. Your premium may also include a Lifetime Health Cover loading or an insurer discount. Check with your insurer for details.

This policy covers children and other dependants up to and including the age of 20, students up to and including the age of 31, as well as persons with a disability who qualify as a child or other dependant or student in these age ranges.

Membership of this insurer is restricted to education union members and their families

## Hospital cover

This policy exempts you from the Medicare Levy Surcharge.

This policy does not provide accident cover or benefits for travel and accommodation (outside of hospital).

- ✓ **Covered**

For information on what is covered under each category, see <https://privatehealth.gov.au/categories>
- R **Restricted**

Restricted categories partially cover your hospital costs as a private patient in a public hospital. You may incur significant expenses in a private room or private hospital.
- ✗ **Not Covered**

These categories are not covered by this policy.

This policy ✓ includes cover for

|                                                           |                                       |                                                                                     |
|-----------------------------------------------------------|---------------------------------------|-------------------------------------------------------------------------------------|
| ✓ Dental surgery                                          | R Dialysis for chronic kidney failure | R Miscarriage and termination of pregnancy                                          |
| ✓ Hernia and appendix                                     | R Digestive system                    | R Pain management                                                                   |
| ✓ Joint reconstructions                                   | R Ear, nose and throat                | R Pain management with device                                                       |
| ✓ Tonsils, adenoids and grommets                          | R Eye (not cataracts)                 | R Palliative care                                                                   |
| R Assisted reproductive services                          | R Gastrointestinal endoscopy          | R Plastic and reconstructive surgery (medically necessary)                          |
| R Back, neck and spine                                    | R Gynaecology                         | R Podiatric surgery (provided by a registered podiatric surgeon – limited benefits) |
| R Blood                                                   | R Heart and vascular system           | R Pregnancy and birth                                                               |
| R Bone, joint and muscle                                  | R Hospital psychiatric services       | R Rehabilitation                                                                    |
| R Brain and nervous system                                | R Implantation of hearing devices     | R Skin                                                                              |
| R Breast surgery (medically necessary)                    | R Joint replacements                  | R Sleep studies                                                                     |
| R Cataracts                                               | R Kidney and bladder                  | R Weight loss surgery                                                               |
| R Chemotherapy, radiotherapy and immunotherapy for cancer | R Lung and chest                      |                                                                                     |

This policy **X** does not include cover for

**X** Insulin pumps

The benefits paid for hospital treatment will depend on the type of cover you purchase and whether your fund has an agreement in place with the hospital in which you are treated. See 'Agreement Hospitals' on [privatehealth.gov.au](https://privatehealth.gov.au) for which hospitals have arrangements with your insurer – <https://privatehealth.gov.au/dynamic/agreementhospitals>.

Under this policy, you may have to pay out-of-pocket costs above what you get from Medicare or your private health insurer. Before you go to hospital, you should ask your doctors, hospital and health insurer about any out-of-pocket costs that may apply to you.

The following payments may also apply for hospital admissions

**Excess:** You will have to pay an excess of \$300 per admission. This is limited to a maximum of \$300 per person and \$600 per policy per year.

Excess payments do not apply to hospital admissions for dependants.

**Co-payments:** No co-payments

The following waiting periods for hospital admissions apply to new or upgrading members

**Waiting periods:**

- 2 months for palliative care, rehabilitation and hospital psychiatric treatments, even if pre-existing
- 12 months for other pre-existing conditions
- 9 months for pregnancy and birth (obstetrics)
- 2 months for all other treatments

## Gap Cover

This provider offers '[known gap](#)' or '[no gap](#)' cover for medical bills for this product.

The [Medical Costs Finder](#) lets you find out more about the cost of specialist medical services.

## Other features of this hospital cover

If your doctor or specialist participates in our Access Gap Cover scheme, you may be able to reduce or eliminate your out-of-pocket medical costs. In addition, through Teachers Healthcare Services eligible members can connect with dedicated care coordinators to support them with hospital treatment, having a baby, or managing their physical and/or mental health.

## Ambulance cover

In South Australia this policy provides:

**Emergency:** Unlimited with a waiting period of 1 day.

**Non-emergency:** transport with a waiting period of 1 day, or 1 day for pre-existing conditions, limited to \$3,000 per person per year.

**Call-out fees:** will be paid for each attendance, including emergency treatment without transport to hospital.

For further information about this policy see

<https://www.nmhealth.com.au/health-insurance/our-products/emergency-ambulance/>

## Disclaimer

The information contained in this Private Health Information Statement was provided by the insurer and is intended as general information. It may not take into account your particular circumstances. For information please contact the insurer.