

# Private Health Information Statement - Hospital policy

### Top Hospital 300 Ambulance Exempt (Gold)

**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**  
**\$482.64<sup>#</sup>**  
(before any rebate, loading or discount)

Covers two adults & dependants (3 or more people, only 2 of whom are adults)  
  
Available in NSW & ACT  
Closed to new members

<sup>#</sup> 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 provides accident cover - check with your insurer for details.

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

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

**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

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

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.

**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

Health Care Concession Card, Pensioner Concession Card, and Commonwealth Seniors Health Card holders are entitled to free ambulance transport services. If you are not eligible for a concession and want to be covered, you can purchase insurance from a private health fund.

[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.