

Private Health Information Statement - Hospital policy

Mid Hospital 500 (Basic Plus)

Nurses & Midwives Health
<https://www.nmhealth.com.au/>
info@nmhealth.com.au
1300 344 000
Underwritten by Teachers Health

Monthly Premium
\$328.00 #
(before any rebate, loading or discount)

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

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>

 **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

 Back, neck and spine	 Hernia and appendix	 Tonsils, adenoids and grommets
 Blood	 Implantation of hearing devices	 Assisted reproductive services
 Bone, joint and muscle	 Insulin pumps	 Cataracts
 Brain and nervous system	 Joint reconstructions	 Dialysis for chronic kidney failure
 Breast surgery (medically necessary)	 Kidney and bladder	 Heart and vascular system
 Chemotherapy, radiotherapy and immunotherapy for cancer	 Male reproductive system	 Hospital psychiatric services
 Dental surgery	 Miscarriage and termination of pregnancy	 Joint replacements
 Diabetes management (excluding insulin pumps)	 Pain management	 Lung and chest
 Digestive system	 Pain management with device	 Palliative care
 Ear, nose and throat	 Plastic and reconstructive surgery (medically necessary)	 Pregnancy and birth
 Eye (not cataracts)	 Podiatric surgery (provided by a registered podiatric surgeon – limited benefits)	 Rehabilitation
 Gastrointestinal endoscopy	 Skin	 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 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 \$500 per admission. This is limited to a maximum of \$500 per person and \$1000 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

Ambulance cover is provided by the State government for Queensland residents (<https://www.ambulance.qld.gov.au/>). This includes cover whilst interstate.

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.