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
$411.61 #
(before any rebate, loading or discount)

Covers two adults & dependants, including non-student 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, students up to and including the age of 31 and non-students up to and including the age of 31, as well as persons with a disability who qualify as a child, student or non-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.

X **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	R Assisted reproductive services
✓ Bone, joint and muscle	✓ Insulin pumps	R Cataracts
✓ Brain and nervous system	✓ Joint reconstructions	R Dialysis for chronic kidney failure
✓ Breast surgery (medically necessary)	✓ Kidney and bladder	R Heart and vascular system
✓ Chemotherapy, radiotherapy and immunotherapy for cancer	✓ Male reproductive system	R Hospital psychiatric services
✓ Dental surgery	✓ Miscarriage and termination of pregnancy	R Joint replacements
✓ Diabetes management (excluding insulin pumps)	✓ Pain management	R Lung and chest
✓ Digestive system	✓ Pain management with device	R Palliative care
✓ Ear, nose and throat	✓ Plastic and reconstructive surgery (medically necessary)	R Pregnancy and birth
✓ Eye (not cataracts)	✓ Podiatric surgery (provided by a registered podiatric surgeon – limited benefits)	R Rehabilitation
✓ Gastrointestinal endoscopy	✓ Skin	R Weight loss surgery

✓ Gynaecology	✓ Sleep studies	

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

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.