

A smiling woman with her hair in a bun, wearing a pink tank top with 'EVERLAST' printed on it, is shown in a gym. She is looking towards the left. In the background, there is a piece of gym equipment with 'ASTER' and '3000' visible on it. The overall scene is bright and positive.

ESSENTIAL EXTRAS

PRODUCT SHEET

**TEACHERS
HEALTH** 

We're for teachers

Effective 1 April 2018

ESSENTIAL EXTRAS

Essential Extras doesn't cover everything, but it does cover the things you'll likely need the most – such as dental check-ups, glasses and physio.

This Product Sheet contains important information about your private health insurance with Teachers Health. Please read it carefully in conjunction with the Membership Guide and retain for future reference.

	BENEFIT (UP TO)	YEARLY LIMIT	WAITING PERIOD
DENTAL			
GENERAL DENTAL			
Periodic oral examination (012) – limit of 2 services per person/year	\$40	\$500 per person	2 months
Removal of calculus (114) – limit of 2 services per person/year	\$70		
Topical application of remineralising agent (121) – limit of 2 services per person/year	\$25		
Removal of tooth (311)	\$90		
Filling: adhesive restoration – 3 surfaces (533)	\$115		
MAJOR DENTAL			
Orthodontia (lifetime limit of \$2500 per person)	\$300	\$300 per person	12 months (24 months for Orthodontia)
Removal of wisdom teeth requiring removal of bone (323)	\$170		
Removal of wisdom teeth requiring removal of bone and tooth division (324)	\$240		
Inlays/Onlays – tooth coloured – 1 surface (551)	\$273		
Inlays/Onlays – tooth coloured – 2 surfaces (552)	\$300		
Crown – veneered (615)	\$300		
Bridge pontic – direct (642)	\$300		
Dentures – upper and lower (719)	\$300		
OPTICAL			
Frames	\$100	\$165 per person	6 months
Single vision lens – pair	\$95		
Bifocal lens – pair	\$95		
Multifocal lens – pair	\$95		
Contact lenses – pair	\$165		

	BENEFIT (UP TO)	YEARLY LIMIT	WAITING PERIOD
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BODY & MIND THERAPIES

Chiro and Osteo – 1-4 visits	\$40	\$250 per person (sub-limits apply)	2 months
Chiro and Osteo – 5+ visits	\$32		
Chiro and Osteo – group therapy	\$20		
Physio – 1-4 visits	\$40	\$300 per person (sub-limits apply)	
Physio – 5+ visits	\$32		
Physio – group therapy/class therapy	\$20	\$200 per person	
Podiatry – 1-4 visits	\$40		
Podiatry – 5+ visits	\$32		

COMPLEMENTARY THERAPIES

Benefits are for face-to-face consultation only. No benefits for remedies, medicines or food preparations.

Including remedial massage, acupuncture, naturopathy, and more. Visit teachershealth.com.au for a full list.	\$32	\$400 per person	2 months
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HEALTHY LIFESTYLE

Health-related programs to address a specific health or medical condition. You are required to submit a Healthy Lifestyle Program form every 2 years, download a copy from teachershealth.com.au

Including weight management, gym membership, Pilates, and more. Visit teachershealth.com.au for a full list of programs.	75%	\$150 per person	6 months
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MEDICAL HEALTH

Benefits towards non-PBS prescription medication to treat a medical condition.

Pharmaceuticals (non-PBS requiring prescription by law)	\$60	\$300 per person (sub-limits apply)	2 months
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EMERGENCY AMBULANCE TRANSPORT

Emergency ambulance transport	100%	\$6,000 per person	1 day
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IMPORTANT THINGS TO KNOW

WAITING PERIODS

EXTRAS WAITING PERIODS

Orthodontia	24 months
Major dental	12 months
Optical, healthy lifestyle	6 months
All other services	2 months
Emergency ambulance transport	1 day

YOU MAY HAVE TO WAIT IF...

- You're new to private health insurance
- You change your cover to:
 - Include things that weren't covered before
 - Increase your benefit limits
- You switch health funds:
 - And increase your cover to include things that weren't covered before
 - And increased your benefit limits

You don't have to wait again if you switch from another fund to the same or lower cover with us, and you've served your waiting periods.

BENEFITS AND LIMITS

- All person and family limits are based on a calendar year from 1 January (unless stated otherwise)
- Family limits are based on a set amount across all members of the family
- Benefits are limited to one service per person, per provider, per day.

WHAT WE WON'T PAY

We won't pay for things like:

- Two services from the same provider on the same day
- Services provided by immediate family
- Claims more than two years old
- Claims where no charge has been raised
- Services received during any period which your membership is unfinancial or suspended
- Services not included in your cover or for which you are serving waiting periods
- Services from an unrecognised provider
- Claims without official receipts
- Services or goods received overseas.

TEACHERS HEALTH

We're for teachers

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The information contained within this brochure is current at the time of printing. Membership of Teachers Health is available to current and prior education union members and their families. Fund policyholders and those covered under a policy are subject to the rules and conditions of Teachers Health as well as applicable government legislation and laws. This brochure contains a summary of the main rules and conditions. Contribution rates and benefits are subject to change. Fund policyholders are encouraged to review the Teachers Health Privacy Policy, available at [teachershealth.com.au/privacy](https://www.teachershealth.com.au/privacy). Teachers Health is a signatory to the Private Health Insurance Code of Conduct.

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