



STARTERPAK

PRODUCT SHEET

**TEACHERS
HEALTH** 

We're for teachers

Effective 1 April 2018

STARTERPAK HOSPITAL

StarterPak is aimed at the young and active who may have no real need for some big-ticket items, but want something just in case they snap an ACL playing sport (sounds extreme but it happens more than you think). And because it's a combined cover, benefits are also available for Extras services.

MEDICAL COSTS AND THE 'GAP'

Medicare sets a fee for all services called the Medicare Benefits Schedule (MBS). Together with Medicare, we'll cover you for the MBS fee. Doctors can sometimes charge above the MBS fee, and that's when you'll have out-of-pocket costs - this is commonly known as the 'gap'.

	BENEFIT
HOSPITAL	
Private hospital (agreement hospital and same day surgeries)	
Choice of agreement hospital	Provides cover for five key services in private hospital - see 'Hospital services'.
Shared room	
Private room (where available)	
Theatre fees	
Intensive care fees	
Labour ward fees	✗
Public hospital	
Shared room	✓
Private room (where available)	✗
Theatre fees	n/a (fees included in accommodation charges)
Intensive care fees	
Labour ward fees	✗
MEDICAL SERVICES	
Choice of doctor	✓
Access Gap Cover	✓
Government approved surgically implanted prostheses (some prostheses may have out-of-pocket expenses)	✓

ACCESS GAP COVER

If your doctor chooses to participate in Access Gap Cover, there will be less for you to pay, or in some cases, nothing at all. Go to teachershealth.com.au/access-gap to find out more. You'll need to ask your doctor whether they are willing to participate in Access Gap, and they must provide written informed consent if there are any out-of-pocket expenses.

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
HOSPITAL SERVICES	
Removal of tonsils and adenoids	✓
Knee and shoulder investigations and reconstructions	✓
Appendicitis treatment	✓
Hernias	✓
Accidents	✓
Removal of wisdom teeth	Limited (Note: Dental surgeon fees are paid under your Extras cover)
Pregnancy and birth-related services	✗
Infertility treatments	✗
Joint replacement (hip and knee)	✗
Coronary care and cardiothoracic surgery	✗
Dialysis procedures and treatment	✗
Glaucoma and excimer laser eye surgery	✗
Psychiatric, rehabilitation and palliative care	Restricted
Sterilisation and reversal of sterilisation	✗
Services not covered by Medicare (e.g. cosmetic surgery, laser eye surgery)	✗
All other services where a Medicare benefit is payable	Restricted
OTHER	
Emergency ambulance transport	✓
Non-emergency ambulance transport	✓

STARTERPAK EXTRAS

A snapshot of Extras services you can claim. For more information visit [teachershealth.com.au](https://www.teachershealth.com.au)

	BENEFIT	YEARLY LIMIT	WAITING PERIOD
DENTAL			
GENERAL DENTAL			
Periodic oral examination (012) – limit of 2 services per person/year	\$40	\$500 per person /\$1,000 per family	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		
Filling: adhesive restoration – 3 surfaces (533)	\$115		
MAJOR DENTAL (removal of wisdom teeth only)			
Removal of wisdom teeth requiring removal of bone (323)	\$120	\$500 per person /\$1,000 per family	12 months
Removal of wisdom teeth requiring removal of bone and tooth division (324)	\$150		
OPTICAL			
Frames	\$100	\$165 per person /\$330 per family	6 months
Single vision lens – pair	\$95		
Bifocal lens – pair	\$95		
Multifocal lens – pair	\$95		
Contact lenses – pair	\$165		
BODY & MIND THERAPIES			
Chiro and Osteo – 1-4 visits	\$40	\$300 per person /\$600 per family (sub-limits apply)	2 months
Chiro and Osteo – 5+ visits	\$32		
Chiro and Osteo – group therapy	\$20		
Physio – 1-4 visits	\$40		
Physio – 5+ visits	\$32		
Physio – group therapy/class therapy	\$20		
Exercise physiology – 1-4 visits	\$40		
Exercise physiology – 5+ visits	\$32		
Exercise physiology– group therapy	\$20		
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	\$200 per person /\$400 per family	2 months
HEALTHY LIFESTYLE			
Health-related programs to address a specific health or medical condition. You are required to submit a Healthy Lifestyle Program form every two years, download a copy from teachershealth.com.au			
Including weight management, gym membership, Pilates, and more. Visit teachershealth.com.au for a full list.	75%	\$150 per person /\$300 per family	6 months
MEDICAL HEALTH			
Benefits towards non-PBS prescription medication to treat a medical condition.			
Pharmaceuticals (non-PBS requiring prescription by law)	\$60	\$400 per person /\$800 per family	2 months

IMPORTANT THINGS TO KNOW

WAITING PERIODS

HOSPITAL WAITING PERIODS

Pre-existing conditions	12 months
Psychiatric, rehabilitation and palliative care	2 months
All other hospital services	2 months
Emergency ambulance transport	1 day
Non-emergency ambulance transport	1 day

EXTRAS WAITING PERIODS

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 increase 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. If you reduce your level of excess, the higher excess will apply for the time periods listed under "Hospital Waiting Periods", including 12 months for any pre-existing conditions.



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.

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THF-SPPS-04/18

RESTRICTED SERVICES

In a public hospital:

- We pay – accommodation in a shared room (as long as the hospital doesn't charge above the default rate set out by the Federal Government), and medical costs.
- You pay – any excess (if applicable), and any gap if your hospital charges above the default rate.

In a private hospital:

- We pay – the same amount we would pay if you went to a public hospital.
- You pay – any excess and the balance of accommodation costs, plus any theatre costs. This could be costly, so make sure you give us a call.

EXCLUDED SERVICES

- We pay – nothing.
- You pay – the whole cost.

ACCIDENTS

Accidents (unintentional injuries) may be covered if the injury:

- Occurs after joining the fund
- Occurs in Australia
- Requires in-patient hospital treatment within seven days of the accident.

Benefits are payable for initial in-patient hospital treatment for the injury, as well as ongoing treatment within 180 days of the accident occurring.

PRE-EXISTING CONDITIONS

A pre-existing condition is an ailment, illness or condition where the signs or symptoms existed during the six months before you joined Teachers Health or upgraded to a higher level of cover (even though a diagnosis may not have been made). Our Fund Medical Advisor will determine if a condition is classed as pre-existing, and if it is, you'll need to wait 12 months before your cover kicks in.

