

TOP EXTRAS

PRODUCT SHEET



**TEACHERS
HEALTH** 

We're for teachers

Effective 1 April 2018

TOP EXTRAS

Top of the range, and our best Extras product on offer. It covers the essentials like dental check-ups, glasses and physio but you'll also get added value for things like orthodontia, psychology, hearing aids and speech therapy.

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	Unlimited (unless otherwise stated)		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				
Removal of wisdom teeth requiring removal of bone (323)	\$170	Increasing limits		12 months
Removal of wisdom teeth requiring removal of bone and tooth division (324)	\$240	Year 1	Match existing cover up to \$1,300 (applies when transferring from a cover that includes Major Dental with all waiting periods served)	
Inlays/Onlays – tooth coloured – 1 surface (551)	\$273	Year 2	\$1,300	
Inlays/Onlays – tooth coloured – 2 surfaces (552)	\$432	Year 3	\$1,600	
Crown – veneered (615)	\$750	Year 4	\$2,100	
Bridge pontic – direct (642)	\$520	Year 5	\$2,600	
Dentures – upper and lower (719)	\$1,000	Year 6+	\$2,800	
ORTHODONTIA TREATMENT				
Lifetime limit of \$2,500 per person. Increasing limits for Orthodontia are calculated on years of continuous membership of Teachers Health Top Extras cover and equivalent cover with other health funds.				
Orthodontia	100%	Increasing limits		24 months
		Year 3	\$1,500	
		Year 4	\$2,000	
		Year 5+	\$2,500	

	BENEFIT (UP TO)	YEARLY LIMIT	WAITING PERIOD
OPTICAL			
Frames	\$100	\$260 per person	6 months
Single vision lens – pair	\$120		
Bifocal lens – pair	\$135		
Multifocal lens – pair	\$165		
Contact lenses – pair	\$175		

BODY & MIND THERAPIES			
Chiro and Osteo – 1-4 visits	\$40	\$450 per person (sub-limits apply)	2 months
Chiro and Osteo – 5+ visits	\$32		
Chiro and Osteo – group therapy	\$20		
Physio – 1-4 visits	\$40	\$800 per person (sub-limits apply)	
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		
Ante- or post-natal physio course	\$78 per confinement		
Speech therapy – 1-4 visits	\$70		
Speech therapy – 5+ visits	\$40		
Occupational therapy – 1-4 visits	\$70	\$500 per person	
Occupational therapy – 5+ visits	\$44		
Podiatry – 1-4 visits	\$40	\$400 per person (sub-limits apply)	
Podiatry – 5+ visits	\$32		
Audiology consultation	\$45	Unlimited	
Dietitian – 1-4 visits	\$60	\$400 per person	
Dietitian – 5+ visits	\$40		
Hypnotherapy	\$30	\$300 per person	
Psychology consultation	\$72	\$600 per person (sub-limits apply)	
Psychology assessment	\$100		

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	\$600 per person	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%	\$200 per person	6 months

	BENEFIT (UP TO)	YEARLY LIMIT	WAITING PERIOD
--	-----------------	--------------	----------------

MEDICAL HEALTH

Benefits towards non-PBS prescription medication to treat a medical condition. Benefits are not payable for contraceptives prescribed without a medical condition. A \$280 sub-limit applies for erectile dysfunction medication.

Pharmaceuticals (non-PBS requiring prescription by law)	\$60	\$800 per person (sub-limits apply)	2 months
Home nursing < 6 hours	\$33	\$800 per person	
Home nursing > 6 hours	\$95		

MEDICAL APPLIANCES/HEARING AIDS

You are required to submit an Aids and Appliances Form every 12 months to be eligible to claim a benefit, download a copy from teachershealth.com.au

Purchase of CPAP machine	75%	\$900 per person, per three years	12 months
Purchase of CPAP accessories	75%	\$150 per person	12 months
Hearing aids – 1 pair of hearing aids per person every 3 calendar years	Increasing Limits	Single	Pair
	Years 1-5	\$600	\$1,200
	Years 5+	\$900	\$1,800

ARTIFICIAL AIDS

You are required to submit an Aids and Appliances form every 12 months to be eligible to claim a benefit, download a copy from teachershealth.com.au. Compression garments must be for the treatment of lymphedema, vascular conditions, scarring from burns or for use post-surgery.

Blood pressure monitor (purchase)	75% up to \$85	\$1,200 per person (sub-limits apply)	2 months
Blood glucose monitor	75% up to \$160		
Compression garments	75% up to \$400		
Wigs – chemotherapy/alopecia	75% up to \$350		

WHEELCHAIR

Wheelchair	50%	\$1,900 limit every 5 years (sub-limit applies for a manual wheelchair)	24 months
------------	-----	---	-----------

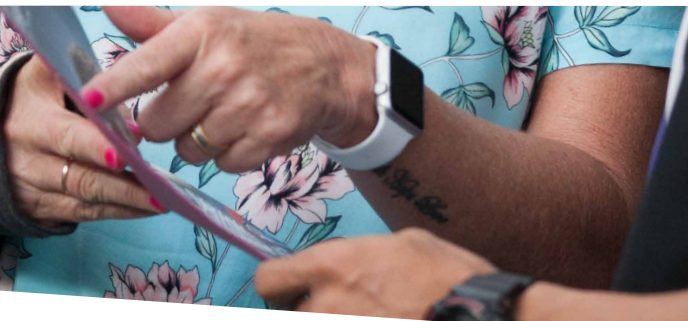
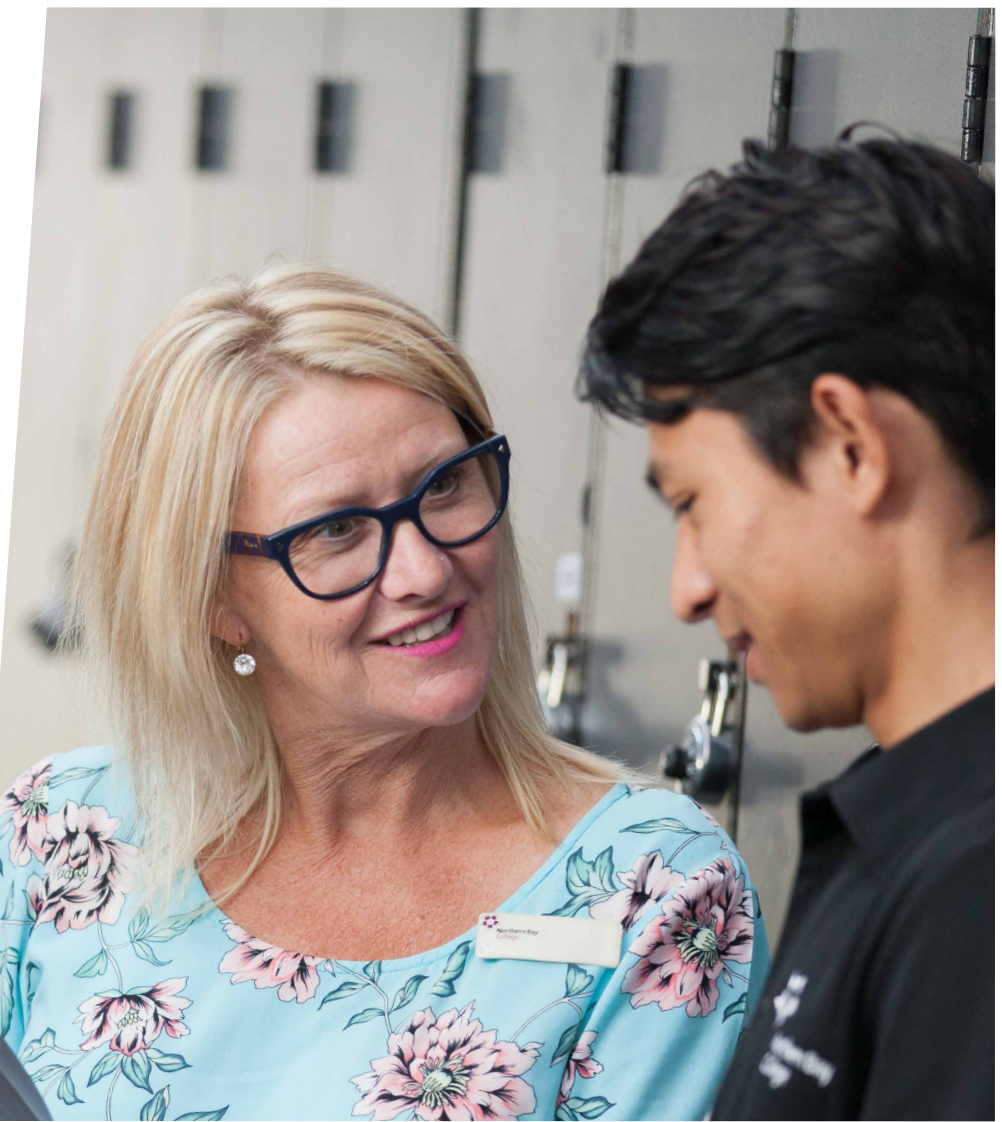
MISCELLANEOUS

Travel benefits are payable for the patient for a serious medical/dental condition for distances over 200km return (where treatment isn't available closer to home). Proof of attendance is required from the treating specialist, medical practitioner or hospital.

Travel	15c/km	\$400 per person	2 months
--------	--------	------------------	----------

EMERGENCY AMBULANCE TRANSPORT

Emergency ambulance transport	100%	\$6,000 per person	1 day
-------------------------------	------	--------------------	-------



IMPORTANT THINGS TO KNOW

WAITING PERIODS

EXTRAS WAITING PERIODS

Orthodontia	24 months
Wheelchair purchase	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 upgrade 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.

BENEFITS AND LIMITS

- All limits are based on a calendar year from 1 January (unless stated otherwise)
- Benefits are limited to one service per person, per provider, per day
- Increasing limits are calculated on years of continuous membership of Teachers Health Top Extras cover.

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

GPO Box 9812
Sydney NSW 2001

1300 728 188

Overseas callers +61 2 8346 2111

info@teachershealth.com.au

teachershealth.com.au



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.
THF-TEPS-04/18