

A smiling man with a beard and short dark hair, wearing a blue and red checkered button-down shirt, is the central focus of the image. He is looking towards the camera with a friendly expression. The background is a blurred, colorful scene, possibly a fair or festival, with vertical poles and lights in shades of red, yellow, and blue. The entire image is framed by a white border that is slightly tilted.

TOP HOSPITAL

PRODUCT SHEET

**TEACHERS
HEALTH** 

We're for teachers

Effective 1 April 2018

TOP HOSPITAL

Top of the range, and the best of the bunch. Top Hospital is our best cover and has no exclusions or restrictions, except for services not covered by Medicare. You can also choose an excess option of \$300 or \$500 to make it even more affordable.

You don't have to pay an excess if you're going to a public hospital, or if the person admitted is a child under 21.

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	✓
Shared room or private room (where available)	✓
Theatre fees, intensive care fees	✓
Labour ward fees	✓
Public hospital	
Shared room	✓
Private room (where available)	✓
Theatre fees, intensive care fees	n/a (fees are included in accommodation charges)
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	
Coronary care and cardiothoracic surgery	✓
Hip, knee, shoulder and ankle replacements	✓
Pregnancy and birth-related services	✓
Infertility treatments	✓
Dialysis procedures and treatments	✓
Major eye and eye lens surgery	✓
Removal of tonsils and adenoids	✓
Knee and shoulder investigations and reconstructions	✓
Appendicitis treatment	✓
Hernias	✓
Bariatric surgery	✓
Psychiatric, rehabilitation and palliative care	✓
Sterilisation and reversal of sterilisation	✓
All other services where a Medicare benefit is payable	✓
Services not covered by Medicare (e.g. cosmetic surgery, laser eye surgery)	✗
OTHER	
Emergency ambulance transport	✓
Non-emergency ambulance transport	\$3,000 per person/ calendar year

IMPORTANT THINGS TO KNOW

WAITING PERIODS

HOSPITAL WAITING PERIODS

Pre-existing conditions	12 months
Pregnancy and birth-related services	9 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

YOU MAY HAVE TO WAIT IF...

- You're new to private health insurance
- If you upgrade your cover to:
 - Include things that weren't covered before
- You switch health funds:
 - And you increase your cover to include things that weren't covered before

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.

EXCESS

Choosing an excess is a good way to keep your membership costs down. It's an agreed amount that you choose to pay only if you claim. You pay this amount directly to the hospital on your admission, and you'll only pay the total excess once per year, per person. 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.

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.

CHEMOTHERAPY AND DIALYSIS

You will be covered for chemotherapy or dialysis received on a daily basis as long as:

- You've served relevant waiting periods
- The hospital you are receiving the treatment from has an agreement with Teachers Health and admits you as a daily patient.

WHAT WE WON'T PAY

We won't pay for things like:

- Services not covered by Medicare
- Medical procedures in a doctor's room
- Specialist appointments (including scans, blood tests)
- Prostheses in excess of approved benefits in the Government's Prosthesis List
- Non-medical items such as TV hire, telephone, parking etc.
- Discharge medication
- 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
- Hospital treatment received overseas.

BEFORE GOING TO HOSPITAL

Before you pack your nightie or PJs and your overnight bag, the first step is to call us so we can confirm what you're covered for, and any potential out-of-pocket charges for your procedure.

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	\$600 per person	
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
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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
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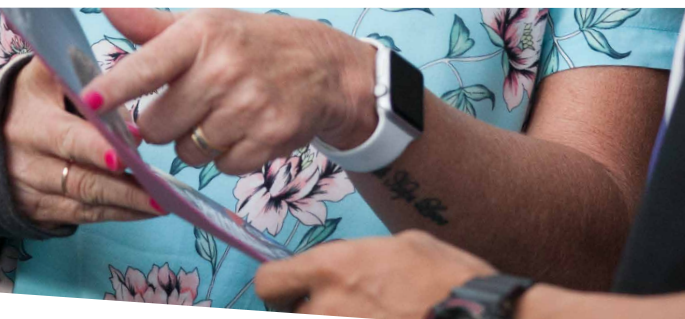
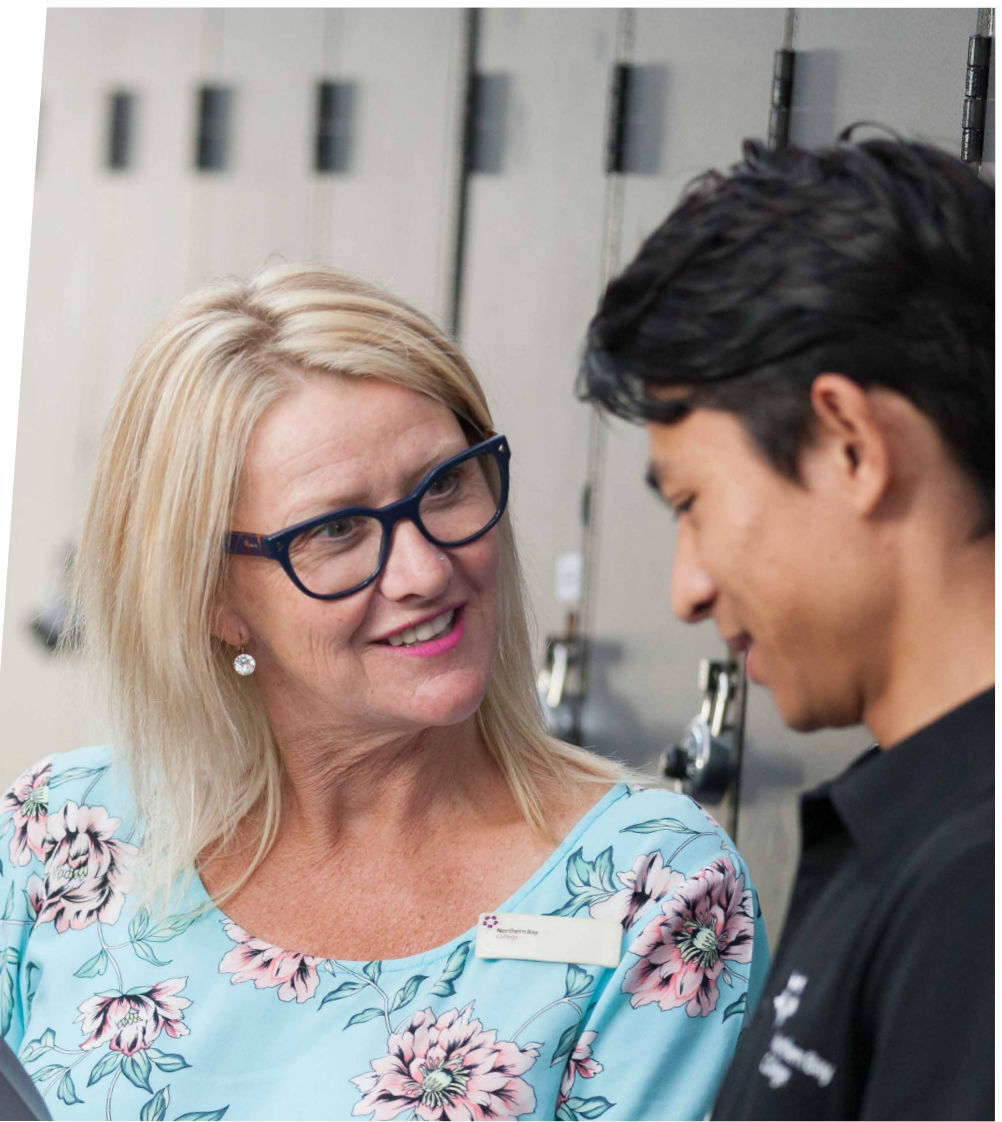
MISCELLANEOUS

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
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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
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

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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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