

Teachers Health Fund regularly reviews its services, products and benefits to ensure that we continue to provide our members with high quality, cost-effective private health care.

This flyer outlines the changes applicable to your Top Extras cover effective from 1 April 2016.

Benefit limits, sub-limits and annual limits may apply so please contact us on **1300 728 188** or visit **teachershealth.com.au** if you have any questions.

Find out more

If you would like to find out more about our benefits:

Visit
teachershealth.com.au

Phone
1300 728 188

Email
info@teachershealth.com.au

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trading as Teachers Health Fund. THF-RRTOP-02/16

Important information about changes to your Top Extras Cover

Effective from 1 April 2016



Dental Benefits

We are investing almost \$2 million to improve the dental services available to Teachers Health Fund members. This includes increasing the benefits paid on a number of our most commonly claimed items, such as removal of calculus and restorations.

To help offset the cost of improving these services we have decreased the benefit on some of the less common dental treatments used by our members, however our dental benefits continue to remain highly competitive.

Dental benefits increasing 1 April 2016

ITEM NUMBER	DESCRIPTION	CURRENT BENEFIT \$	NEW BENEFIT \$	CHANGE \$
GENERAL DENTAL				
D-022	Intraoral periapical or bitewing radiograph	28	30	2
D-114	Removal of calculus – first visit	65	70	5
D-074	Diagnostic wax-up	73	85	12
D-151	Provision of a mouthguard – indirect	100	110	10
D-311	Removal of a tooth	80	90	10
D-314	Sectional removal of a tooth	110	120	10
D-512	Metallic restoration – two surfaces – direct	77	87	10
D-513	Metallic restoration – three surfaces – direct	90	109	19
D-514	Metallic restoration – four surfaces – direct	100	120	20
D-515	Metallic restoration – five surfaces – direct	120	130	10
D-522	Adhesive restoration – two surfaces – anterior tooth – direct	87	95	8
D-523	Adhesive restoration – three surfaces – anterior tooth – direct	97	115	18
D-524	Adhesive restoration – four surfaces – anterior tooth – direct	110	120	10
D-525	Adhesive restoration – five surfaces – anterior tooth – direct	138	140	2
D-531	Adhesive restoration – one surface – posterior tooth – direct	74	80	6
D-532	Adhesive restoration – two surfaces – posterior tooth – direct	87	100	13
D-533	Adhesive restoration – three surfaces – posterior tooth – direct	97	115	18
D-534	Adhesive restoration – four surfaces – posterior tooth – direct	110	130	20
D-535	Adhesive restoration – five surfaces – posterior tooth – direct	138	145	7
D-572	Provisional restoration	38	40	2
D-575	Pin retention – per pin	15	19	4
MAJOR DENTAL				
D-625	Post and core for crown – indirect	177	180	3

Dental Benefits decreasing 1 May 2016

ITEM NUMBER	DESCRIPTION	CURRENT BENEFIT \$	NEW BENEFIT \$	CHANGE \$
GENERAL DENTAL				
D-113	Recontouring and polishing of pre-existing restoration	21	17	-4
D-118	Bleaching, external – per tooth	22	10	-12
D-171	Odontoplasty – per tooth	25	20	-5
D-927	Provision of medication/medicament	20	0	-20
D-944	Relaxation therapy	49	0	-49
MAJOR DENTAL				
D-222	Root planing and subgingival curettage – per tooth	75% up to 22	75% up to 20	-2
D-245	Periodontal surgery involving one tooth or an implant	90	76	-14
D-341	Removal of hyperplastic tissue	85	50	-35
D-377	Removal or repair of soft tissue	75	25	-50
D-391	Frenectomy	180	140	-40
D-553	Tooth-coloured restoration – three surfaces – indirect	493	480	-13
D-632	Provisional bridge pontic – per pontic	133	100	-33
D-671	Full crown attached to osseointegrated implant – non-metallic – indirect	635	630	-5
D-684	Insertion of first stage of two-stage endosseous implant – per implant	1200	1000	-200
D-965	Occlusal splint	486	450	-36
D-971	Adjunctive physical therapy	50	28	-22

New dental items from 1 April 2016

Members with Top Extras will receive benefits for the following new dental item numbers.

ITEM NUMBER	DESCRIPTION	NEW BENEFIT \$
GENERAL DENTAL		
D-026	Cone beam volumetric tomography – scan acquisition – per appointment	67
D-059	Comprehensive head and neck cancer examination and risk assessment	56
D-075	Diagnostic Modelling	30
D-087	Cone beam volumetric tomography - analysis and/or interpretation - small field of view (less than one single dental arch)	25
D-088	Cone beam volumetric tomography - analysis and/or interpretation - maxillary or mandibular dentition (single arch)	25
D-089	Cone beam volumetric tomography- analysis and/or interpretation - maxillary or mandibular dentition (both arches)	45
D-090	Cone beam volumetric tomography - analysis and/or interpretation - temporomandibular joints only	50
D-091	Cone beam volumetric tomography - analysis and/or interpretation - orofacial structures	65
D-571	Adaptation of new restoration to existing removable prosthesis - per tooth	20
D-587	Crown –metallic - with minimal tooth preparation -preformed	100
D-588	Crown - non-metallic - preformed	140
D-945	Low level laser therapy - per appointment	25

ITEM NUMBER	DESCRIPTION	NEW BENEFIT
MAJOR DENTAL		
D-223	Non-surgical treatment of peri-implant disease - per implant	20
D-233	Surgical treatment of peri-implant disease - per implant	96
D-234	Application of biologically active material	150
D-246	Maxillary sinus augmentation - trans-alveolar technique - per sinus	100
D-247	Maxillary sinus augmentation - lateral wall approach - per sinus	300
D-713	Provisional complete maxillary denture	200
D-714	Provisional complete mandibular denture	200
D-715	Provisional complete maxillary and mandibular dentures	380
D-723	Provisional partial maxillary denture	125
D-724	Provisional partial mandibular denture	125
D-985	Repair/ addition – snoring or sleep apnoea device	125

Improvements to Healthy Lifestyle and Emergency Ambulance Benefits

We are removing family limits from the Healthy Lifestyle and Emergency Ambulance benefits effective 1 April 2016. This means that each person listed on a policy will be able to claim up to the maximum per person limit available for each service.

SERVICE	CURRENT ANNUAL LIMITS	FROM 1 APRIL 2016
Healthy Lifestyle	\$200 per person, \$400 per family	\$200 per person
Emergency Ambulance Transport	\$6,000 per person, \$12,000 per family	\$6,000 per person

Changes to the claims process for Artificial Aids and Appliances

To help simplify the process for claiming health aids, we have introduced an Aids and Appliances Supporting Documentation form that you can download from the 'Forms & Brochures' section of teachershealth.com.au

This form needs to be completed by your treating medical practitioner and sent to Teachers Health Fund together with the accounts or receipts. We will record this form on your membership and it will remain valid for a period of 12 months, after which you will need to submit a new form to continue claiming for items available under the Aids and Appliances limit.

Please note that you will need to complete and submit an additional form to claim for items that have not been listed by your medical practitioner on any forms you submitted in the previous 12 months.

New benefits for Artificial Limbs and Eyes

We are introducing a benefit for artificial limbs and artificial eyes which will be payable under the existing Artificial Aids limit effective 1 April 2016.

SERVICE	BENEFIT FROM 1 APRIL 2016	ANNUAL LIMIT
Artificial Limbs	75% up to \$1,000	Included in Artificial Aids limit \$1,200 per person per calendar year
Artificial Eyes	75% up to \$1,000	Included in Artificial Aids limit \$1,200 per person per calendar year

Improvements to Wheelchair Benefits

We are replacing the lifetime limit for wheelchairs with a 5 year limit. This means that members who have already reached the wheelchair limit will be able to claim again for wheelchairs purchased after 1 April 2016.

SERVICE	CURRENT LIMIT	FROM 1 APRIL 2016
Wheelchair	\$1,900 lifetime limit (sub-limit applies for a manual wheelchair)	\$1,900 every 5 years (sub-limit applies for a manual wheelchair)