Looking at the full picture of health
Welcome to Teachers Health

Congratulations on a great decision and welcome to the Teachers Health family!

At Teachers Health, we’ve got your back. We’ve created this Membership Guide to help you get the most out of your membership with Teachers Health and importantly, your health.

How to use this guide
Whether you’ve got Hospital or Extras cover (or both), this Membership Guide will help you with the ins and outs of your Teachers Health membership.

It provides an overview of what’s covered, how your cover works, how to claim, how to update your membership, the important legal stuff and the additional perks of being a Teachers Health member.

Read this guide in conjunction with your Product Sheet(s), which provides specific information about your level of cover, and keep it all handy for future reference.

Remember, we’re only a call – or a few clicks – away if you have any questions. Call us on 1300 728 188 or visit teachershealth.com.au

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Donna
Teachers Health member
We’re for teachers

We get what it means to work in education. You’re super busy. You’re positively shaping lives. And you’re doing it for the love of the job.

So, it’s more important than ever that your health insurance works hard to look after you.

We started over 60 years ago. Today, we’ve got the backs of over 330,000 teachers, education staff and their families around Australia.

And because we’re not-for-profit, it means we can focus on the good stuff – like sponsorships, scholarships, and making sure our members get the best possible value – instead of payouts for shareholders.

We’re proud to be:
• growing at 5% per year (well above the industry average of 0.55%)¹
• not-for-profit
• Australia’s largest industry-based health fund²
• a part of Members Own Health Funds
• an Employer of Choice for Gender Equality
• Private Health Insurer of the Year 2015, 2013.³

¹ and 2. APRA Operations of Private Health Insurers Annual Report
³. Roy Morgan Research Customer Satisfaction Awards

The Teachers Health Foundation was established by Teachers Health in 2014 as a way to give back to members and the wider education community.

The Foundation funds evidence-based research that supports the health and wellbeing of the education community.
Hospital cover

Why it matters

Hospital stays can be expensive. First, you’ve got accommodation fees for things like your bed, room, and food. Next, you’ve got theatre fees. These include the operating theatre, any nurses, machines and equipment. And finally, you’ve got medical fees to pay for doctors and anaesthetists.

Without Hospital cover, these fees can run into tens of thousands of dollars (and few of us have that sort of money handy).

That’s where Teachers Health Hospital covers come in, giving you peace of mind, freedom and control over your health.

What’s covered

In a nutshell...

Top Hospital  

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

Mid Classic  

We have two types of mid-level cover, designed to give you cover for everyday health needs, but not the expensive big-ticket services. The difference between the two is the type of services that are covered.

Mid Classic (Silver Plus) provides private hospital cover for a wide range of services (including heart and vascular) and has some excluded services (such as pregnancy and birth and joint replacements). You can choose a $300 or $500 excess for this cover. Read more about excluded services on the next page.

Mid Hospital  

Mid Hospital (Basic Plus) has no exclusions, instead it provides restricted cover for some services (such as heart and vascular and pregnancy and birth). You can choose a $300 or $500 excess for this cover. Read more about restricted services on the next page.

Basic Hospital  

You can get treated by your choice of doctor in a public hospital (with a few services covered in a private hospital). This cover has a $300 excess.

StarterPak (Hospital)  

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 for example (sounds extreme but it happens).

And because it’s a combined cover, benefits are also available for Extras services (see the Extras section for more information).

It’s really important you know exactly what you’re paying for so, if you have any questions, just get in touch. You can also visit teachershealth.com.au for more information.
First, let’s talk concepts
Here are the private health insurance specific terms we use for different situations:

Product tiers
All health insurers are required to categorise their hospital products into a Gold, Silver, Bronze or Basic tier. To align to one of these tiers, a product must include cover for a minimum set of services. These requirements are set by the government.

You may notice that we also have products that are classified as Silver Plus and Basic Plus. The ‘Plus’ indicates that we’ve covered more than just the minimum requirements.

Scope of cover
Your Hospital Product Sheet lists a number of categories that are covered under ‘Hospital Services’. This provides a general overview of what’s included in your cover.

It’s important to know exactly what you’re covered for, so we’ve provided detailed information on our website for your reference. To find out more go to teachershealth.com.au/hospital

Medical costs
Medicare sets a fee for all services called the Medicare Benefits Schedule (MBS). Together with Medicare, we’ll cover you for the MBS fee. When doctors charge above the MBS fee, that’s when you’ll have out-of-pocket costs or a ‘gap’. Always check with your doctor to see if there’ll be any additional charges before you receive treatment.

Access Gap Cover
This is an agreement between us and some doctors to limit the gap you pay for their services. If your doctor agrees to participate in Access Gap, there may be less for you to pay or, in some cases, nothing at all. To find out more go to teachershealth.com.au/access-gap-cover.

You’ll need to ask your doctor whether they’ll participate in Access Gap.

Covered services
- **We pay** – accommodation, operating theatre and medical costs up to the MBS fee (refer to ‘Medical Costs’ section).
- **You pay** – any excess (if you’ve chosen to have one) and any charges above the MBS fee.

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** – accommodation in a shared room (at the default rate set out by the Federal Government), and medical costs.
- **You pay** – any excess (if applicable) and the balance of accommodation costs, plus any theatre costs. This could be costly, so ensure the hospital provides you with the potential costs upfront.

Excluded services
- **We pay** – nothing.
- **You pay** – the whole cost.

Agreement Private Hospitals
We hold agreements with most Australian private and day hospitals. These agreements ensure that hospital charges (accommodation, theatre fees, etc.) are covered when a member is admitted to hospital (depending on their level of cover). It’s really important that you call us to check if your hospital has an agreement, because if it doesn’t you may have significant out-of-pocket costs.
**Hospital cover**

**How it works**

**Waiting periods**
To keep health insurance fair for everyone, you’ll sometimes need to wait for a period of time before you can claim. Standard waiting periods are:

<table>
<thead>
<tr>
<th>Condition</th>
<th>Period</th>
</tr>
</thead>
<tbody>
<tr>
<td>Pre-existing conditions</td>
<td>12 months</td>
</tr>
<tr>
<td>Pregnancy and birth</td>
<td>9 months</td>
</tr>
<tr>
<td>Hospital psychiatric services, Rehabilitation, Palliative care</td>
<td>2 months</td>
</tr>
<tr>
<td>All other hospital services</td>
<td>2 months</td>
</tr>
<tr>
<td>Emergency ambulance transport</td>
<td>1 day</td>
</tr>
<tr>
<td>Non-emergency ambulance transport</td>
<td>1 day</td>
</tr>
</tbody>
</table>

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

**Excess**
Choosing an excess is a good way to keep your membership costs down. It’s an agreed amount that you pay directly to the hospital on your admission. You’ll only pay the total excess once per person, per year. The excess is waived for your child dependants under 21 on most of our covers, except Basic Hospital (Basic Plus).

<table>
<thead>
<tr>
<th>Plan</th>
<th>Excess (Per Person, Per Calendar Year)</th>
</tr>
</thead>
<tbody>
<tr>
<td>TOP HOSPITAL (GOLD)</td>
<td>No excess</td>
</tr>
<tr>
<td>TOP HOSPITAL 300 (GOLD)</td>
<td>$300</td>
</tr>
<tr>
<td>TOP HOSPITAL 500 (GOLD)</td>
<td>$500</td>
</tr>
<tr>
<td>MID CLASSIC 300 (SILVER PLUS)</td>
<td>$300</td>
</tr>
<tr>
<td>MID CLASSIC 500 (SILVER PLUS)</td>
<td>$500</td>
</tr>
<tr>
<td>MID HOSPITAL 300 (BASIC PLUS)</td>
<td>$300</td>
</tr>
<tr>
<td>MID HOSPITAL 500 (BASIC PLUS)</td>
<td>$500</td>
</tr>
<tr>
<td>BASIC HOSPITAL (BASIC PLUS)</td>
<td>$300</td>
</tr>
<tr>
<td>STARTERPAK (BASIC PLUS)</td>
<td>No excess</td>
</tr>
</tbody>
</table>

**Ambulance**
Our Hospital products already include cover for emergency ambulance with state government services (including air ambulance) and non-emergency ambulance with state government ambulance services, or a private ambulance service that we approve. Keep in mind that this doesn’t include transport to a hospital for management of an ongoing health condition, transport between hospitals, transport for patients requiring day treatment, and transport to and from nursing homes or specialist/diagnostic centres.

**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.
- You switch health funds and increase your cover to include things that weren’t covered before.

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

**Pre-existing conditions**
A pre-existing condition is an ailment, illness or condition where the signs or symptoms of which, in the opinion of the Medical Advisor/Practitioner appointed by Teachers Health, 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). If a condition is classed as pre-existing, you’ll need to wait 12 months before your cover kicks in.

**Accidents**
Under StarterPak, accidents (unintentional injuries) may be covered if the injury:
- occurs after joining the Fund
- occurs in Australia
- requires treatment by a recognised medical practitioner or dentist within 7 days of the accident.
What we won’t pay for

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 Prostheses 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 where benefits are payable from a third party (i.e. compensation)
• hospital treatment received overseas
• services not included in your cover or for which you are serving waiting periods.

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.

Ready to claim?

Hospital bills

Hospitals will usually bill us directly and we’ll take care of it for you. Just one less thing to worry about.

Doctor and specialist bills

Are you being charged under Access Gap?
The doctor will send the bill directly to us and we’ll pay the Access Gap agreement amount. The only time you’ll see a bill is if there’s a ‘known gap’ – that is, when you need to pay a gap amount (which your doctor is required to tell you about before your procedure). If the doctor sends you the bill first, just send it to us (not Medicare).

Not being charged under Access Gap?
If your doctor isn’t participating in Access Gap, you’ll need to go to Medicare first and fill out a two-way claim form. Just ask them and they’ll help you if you get stuck. Medicare will forward it to us once they’ve processed it.
Extras cover

Why it matters

Do you go to the dentist? Wear glasses? See a physio or chiro? Do you enjoy a remedial massage, or even have a child that might need orthodontic treatment?

These are just some of the things you can get with our Extras cover – those extra things that support you to stay happy and well. We offer different kinds of Extras cover, so here’s a quick overview of each.

What’s covered?

In a nutshell...

Top Extras

Top of the range, and our most comprehensive 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.

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.

StarterPak

Not only does it provide you with basic Hospital cover, StarterPak also has some great benefits for those everyday Extras services that help keep your smile sparkly and your eyes sharp (among other things, of course!).

It’s really important you know exactly what you’re paying for so, if you have any questions, just get in touch. You can also visit teachershealth.com.au for more information.
Lisa
Teachers Health member
Extras cover

How it works

Recognised provider
We can only pay for services from professional medical providers who are qualified and registered (tip: you’d probably want to avoid anyone else). The good news is that most providers are, but it’s still up to you to check with them before you make an appointment.

Pharmaceuticals
Pharmaceutical Benefits Scheme (PBS) medications are subsidised by the Australian Government and, by law, aren’t eligible for health fund benefits. We can pay benefits towards non-PBS medication supplied to treat a medical condition, though.

Please note, members have to make a co-payment for non-PBS prescription medication, equivalent to the amount set by the Australian Government. Ask us about this.

Ambulance
Our Extras products provide cover for emergency ambulance with state government services (including air ambulance). Keep in mind that this doesn’t include transport to a hospital for management of an ongoing health condition, transport between hospitals, transport for patients requiring day treatment, and transport to and from nursing homes and specialist/diagnostic centres.

Waiting periods
To keep health insurance fair for everyone, you’ll sometimes need to wait for a period of time before you can claim. Before you take any health cover, you should know exactly what these waiting periods are (check your Extras Product Sheet for detailed information).

Wheelchair purchase 24 months
Major dental, Orthodontia, Medical appliances 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 if you switch from another fund to the same or lower cover with us, and you’ve already served your waiting periods.
What we won’t pay for

Just like in the classroom, we need to set some rules. So, it’s worth knowing upfront what we won’t pay for:

• 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, such as gift vouchers for massages
• claims without official receipts
• services where benefits are payable from a third party (i.e. compensation)
• 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
• services or goods received overseas.

Ready to claim?

On the spot
Your membership card can be swiped at participating providers and the claim will be processed automatically.

Member App
The Teachers Health Member App (for Apple and Android) allows you to make a claim, as well as view your claims history, cover details and annual limits.

All you need to do is take a photo of your receipt to submit your claim (be sure to keep your original receipts for two years). Download the app via the iTunes Store or Google Play.

Or the old school way...
Prefer to fill in a claim form with your receipts attached? You can submit a claim via mail or email – just keep in mind that it may take a little longer to process.
Just
Ambulance cover

Why it matters
During an emergency you just want to focus on getting it sorted, not checking your bank balance to see if you can cover the ambulance trip!

This cover is ideal for those who don’t have Hospital or Extras cover with us, but want to be covered for emergency ambulance transport.

That’s why we offer a standalone emergency ambulance product that covers you for emergency ambulance with state government services.

Keep in mind that this doesn’t include transport to a hospital for management of an ongoing health condition, transport between hospitals, transport for patients requiring day treatment, and transport to and from nursing homes and specialist/diagnostic centres.

Note: QLD and TAS residents are covered under their state scheme.

A waiting period of one day applies to our Emergency Ambulance cover.

<table>
<thead>
<tr>
<th>Cover type</th>
<th>Yearly limit per person</th>
<th>Yearly limit per family</th>
</tr>
</thead>
<tbody>
<tr>
<td>Emergency ambulance transport</td>
<td>$6,000</td>
<td>$12,000</td>
</tr>
</tbody>
</table>
We love our members!

Here’s the section with all you need to know about keeping your membership up-to-date and other important private health insurance info.

Remember, we’re here for you. So, if you’ve got any questions, just get in touch.

Membership changes

Had a baby? Child finishing uni? Moved house? Changed your email address?

Life being what it is, it rarely stays the same. So it’s important to keep your membership up-to-date with any changes in your life. Here’s a quick overview.

Family Cover
If you have a family, read on. You might need to know some of this stuff.

New baby
A new addition? Let us know about your bundle of joy within two months of their birth and we’ll add them to your family cover (at no additional cost), so they don’t have to wait to claim.

Children under 21
Once you add your kids to your membership, they’re covered until their 21st birthday.

Children 21–25, studying full-time and not married or in a de-facto relationship?
Still studying full-time? They can be covered under your family cover at no additional cost. But you have to tell us whether they’re still a student every year (we’ll remind you to do this).

Children 21–25 and not studying full-time?
They can be covered under your family cover at an additional cost. Contact us to discuss Extended Family cover.

Single parent?
We understand it’s not always easy to be a single parent, that’s why we have single parent pricing. Call us for more information.

Partner authority
Share the load with your partner. Let us know if you want them to manage the membership with you (it’s worth knowing that they can’t remove you from the cover or cancel it, only you can do that).

Change of contact details
Don’t forget to let us know if or when you move house, change your phone number, email address and so on – otherwise you might miss out on some important info.

How to make changes
Simply log into Online Member Services and update your details. Go to online. teachershealth.com.au

Or just give us a call on 1300 728 188 and one of our team will help you.
We love our members!

The important legal stuff

**Cooling off period**
Changed your mind within the first 30 days of joining? Not a problem. We’ll simply cancel your membership and provide a full refund (provided no claims have been paid during this period). The cooling off period only applies to all our health insurance products.

**Privacy notice**
Your privacy is important to us. We collect personal information including sensitive information directly from you and from others (as listed in our Privacy Policy) so we can provide you with products and services, such as private health insurance and eyecare and dental services.

We disclose your personal information to entities (listed in our Privacy Policy) such as hospitals and medical providers for eligibility checks. Our Privacy Policy provides more information about how we collect, use, disclose and store your personal information. It also gives you information about how you can access or correct your personal information or how to make a complaint about a breach of your privacy if you feel we have done that.

To get a copy of our Privacy Policy you can go online at teachershealth.com.au/privacy or call us on 1300 728 188.

**Feedback, disputes, complaints**
We encourage all sorts of feedback – good and bad. If you have a complaint that you’d like to raise with Teachers Health, just contact us on 1300 728 188, email complaints@teachershealth.com.au or write to Teachers Health, GPO Box 9812, Sydney NSW 2001.

Got some positive feedback to share? We’d love to hear from you. Send us an email at info@teachershealth.com.au or drop by our Facebook page.

To view a copy of our Customer Complaints Handling Policy, visit teachershealth.com.au/complaints or contact us. All complaints will be treated in confidence and in accordance with our Privacy Policy.

**Commonwealth Ombudsman**
A person making a complaint has the right to lodge their complaint with the Commonwealth Ombudsman. The Commonwealth Ombudsman is an independent body formed to help resolve complaints and provide advice and information.

Contact details for the Commonwealth Ombudsman are:
- Complaints Hotline: 1300 362 072
- Fax: 02 6276 0123
- Website: www.ombudsman.gov.au and www.privatehealth.gov.au

**The Private Health Insurance Code of Conduct**
The Private Health Insurance Code of Conduct is a self-regulatory code aimed at promoting informed relationships between private health insurers and consumers. As a signatory of the Code of Conduct, Teachers Health is committed to ensuring that consumers receive the correct information in relation to their private health insurance from appropriately trained staff as well as clear and complete policy documentation, including information on internal and external dispute resolution. For more information visit teachershealth.com.au/code-conduct or privatehealth.gov.au
Andrew, Teachers Health member
More for members
Exclusive member offers

We love our members! And we think they deserve more, always. That’s why we offer more for members. More services, more benefits and more value.
Visit teachershealth.com.au/member-benefits for more information about these exclusive offers.

Teachers Health Centres
Keep those eyes bright and that smile shining! We’re proud to offer our members state-of-the-art eyecare and dental services at our dedicated Teachers Health Centres.
Members can access a range of No Gap services including preventative dental check-ups and prescription glasses, as well as additional discounts on frames, sunglasses and contact lenses.
Teachers Health Centres are located at:
- Surry Hills, NSW
- Parramatta, NSW
- Hamilton, NSW
- Richmond, VIC
- Adelaide, SA
To find out more go to teachershealth.com.au/our-health-centres

Teachers Healthcare Services
Evidence-based health management programs are available for eligible members. Teachers Healthcare Services provides education and support to help navigate healthcare services and achieve positive health outcomes at any life stage. Go to teachershealth.com.au/health-wellbeing/programs-support to find out more.

Access Gap Cover
Support is available for members to help reduce or eliminate out-of-pocket medical costs. Plus, search quickly and easily for doctors who’ve previously participated in Access Gap. Go to teachershealth.com.au/access-gap-cover to find out more.

Ask a doctor online tool
Would you like to know more about a particular health topic? We’ve partnered with Healthshare to provide members with access to the ‘ask a doctor’ online tool where you can search for health information. You can ask an Australian health professional a specific question too. Visit teachershealth.com.au/ask-a-doctor

Member Wellbeing Network
We’ve partnered with a range of eyecare and dental providers Australia-wide to give our members greater access to high quality treatment and exclusive discounts, including no gap offers.
Search for a Member Wellbeing Network provider near you by visiting teachershealth.com.au/member-wellbeing-network

Health and fitness discounts
Member discounts are available at a range of health and fitness providers to further support your health and wellbeing, including weight loss programs, group fitness and exercise equipment. Discover more at teachershealth.com.au/health-and-fitness-discounts
Shopping portal
Our shopping portal saves members time and money when shopping for groceries, electronics and holidays. The best bit? A percentage of each purchase is donated to charities we support. Visit rewards.teachershealth.com.au to sign up and start shopping.

Life insurance
Life can be unpredictable so help protect your family’s financial future with life insurance through Teachers Health and enjoy member discounts. Go to teachershealth.com.au/life-insurance to learn more.

General insurance
Whether it’s home and contents, motor vehicle, landlord or lifestyle insurance you’re after – we’ve got you covered with a range of options. Go to teachershealth.com.au/general-insurance to see what’s available.

Travel insurance
Explore the world with peace of mind knowing you and your family are protected – with cover options to suit all needs and budgets. Consider your travel insurance options at teachershealth.com.au/travel-insurance
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. Premiums and benefits are subject to change. This brochure should be read carefully in conjunction with the Product Sheet(s) and retained. Fund policyholders are encouraged to review the Teachers Health Privacy Policy, available at 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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