

MEMBERSHIP GUIDE

Effective 1 April 2020



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.

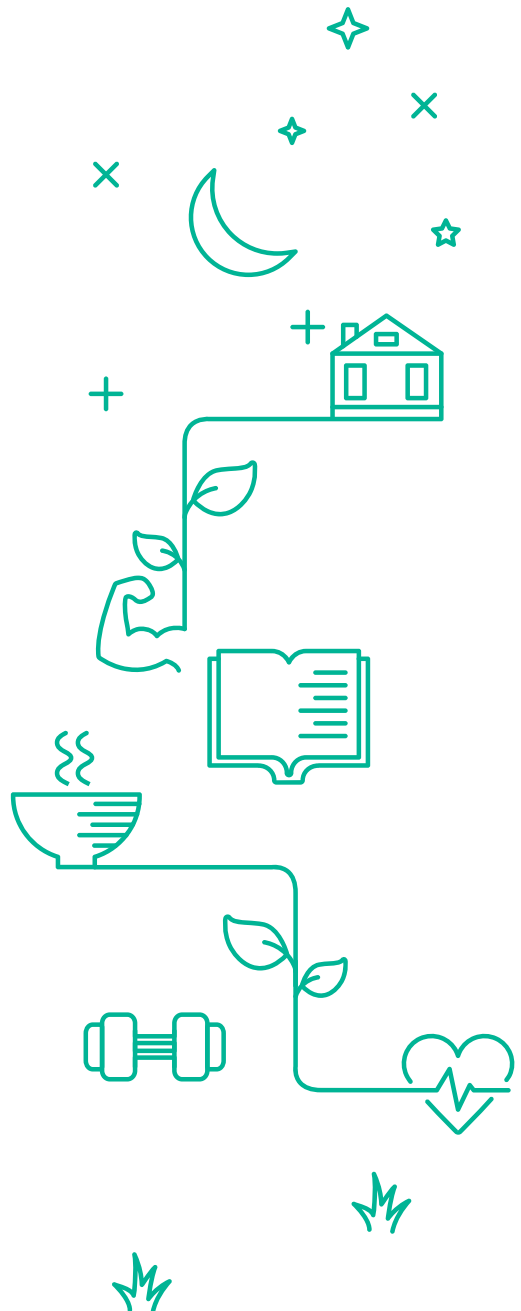
How to use this guide

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

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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 65 years ago. Today, we've got the backs of over 340,000 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 4.1% per year (well above the industry average of 0.6%)¹
- not-for-profit
- Australia's largest industry-based health fund
- a part of Members Health Fund Alliance
- an Employer of Choice for Gender Equality

1. Teachers Health, Annual Report 2018/19, teachershealth.com.au, P6



**TEACHERS
HEALTH
FOUNDATION**

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 GOLD



Top Hospital is (unsurprisingly) our highest level of Hospital cover. It includes big ticket items like pregnancy and birth, heart procedures and hip or knee joint replacements

– with no exclusions or restrictions (except for services not covered by Medicare). The excess options are: \$0, \$300 or \$500.

Mid Classic SILVER+



Mid Classic (Silver Plus) includes many of the services available on Top Hospital (Gold). To lower the cost there are a few things that can't be claimed for, like pregnancy and birth, joint

replacements, and weight loss surgery. The excess options are \$300 or \$500.

Mid Hospital BASIC+



Mid Hospital (Basic Plus) doesn't exclude any services (except for those not covered by Medicare) – instead it provides restricted (or limited) cover

for expensive things like pregnancy and birth and joint replacements. The excess options are \$300 or \$500.

Basic Hospital BASIC+



Basic Hospital (Basic Plus) is designed for those looking for a more affordable option, but want to be able to choose their doctor. It provides access to a private hospital for a few services, and

a public hospital for many more (on restricted cover). The Basic Hospital excess is \$300.

StarterPak (Hospital) BASIC+



StarterPak (Basic Plus) is our entry-level Hospital cover that provides choice of doctor, a few services in a private hospital and many more in a public hospital (on restricted cover). There's a

few services that aren't covered. There's no excess for a hospital admission on StarterPak.

StarterPak also includes the most commonly used Extras to help you proactively manage your health.

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](https://www.teachershealth.com.au) for more information.

Hospital cover

How it works

First, let's talk concepts

Here are the private health insurance specific terms we use for different situations:

Product tiers

The terms Gold, Silver, Bronze and Basic tell you which Hospital insurance tier the cover sits in. The tiers were introduced by the government to make it easier to compare cover. If we've added a 'Plus', the cover includes more than the minimum services that have to be in that tier – sometimes a lot more, so don't be put off by the fact there are a few Basic Plus options.

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. 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) fee. 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

Access Gap is a billing scheme that can help you minimise, or avoid, out-of-pocket costs for in-hospital (inpatient) specialist treatment.

It's available to Teachers Health members who are planning treatment that's 'covered' or 'restricted' on their Hospital Product Sheet.

To find out more go to teachershealth.com.au/access-gap-cover.

Covered services

- **We pay** – accommodation, operating theatre and medical costs up to the MBS fee (refer to 'Medical Costs' section).
- **You pay** – any excess on your cover.

Restricted services

In a public hospital:

- **We pay** – accommodation (up to the government fee for a shared room)
- **You pay** – any excess on your cover and the balance of your accommodation costs.

In a private hospital:

- **We pay** – accommodation (up to the government fee for a shared room).
- **You pay** – any excess on your cover, the balance of your accommodation costs, and any other costs involved in your hospital stay.

Excluded services

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

Agreement Hospitals

An agreement hospital is a private hospital that we have a contract with. This includes most private hospitals in Australia.

If the service you need is 'covered' on your Hospital Product Sheet, ask your specialist if they can treat you at an agreement hospital, as this can help you minimise your out-of-pocket costs.

Hospital cover

How it works

Waiting periods

To keep health insurance fair for everyone, you may need to wait for a while before you can claim. Waiting periods may apply if you're new to private health insurance, or if you upgrade to a higher level of cover (with us or when you switch from another fund).

If you leave another health fund, you need to join us within 60 days to avoid re-serving any applicable waiting periods.

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.

Hospital waiting periods

Pre-existing conditions	12 months
Pregnancy and birth	9 months
Hospital psychiatric services, Rehabilitation, Palliative care	2 months
All other hospital services	2 months
Emergency ambulance transport	1 day
Non-emergency ambulance transport	1 day

Pre-existing conditions

A pre-existing condition is an illness, ailment or condition where the signs or symptoms existed at any time during the six months before you got your Hospital cover or transferred to a higher level of cover.

Where relevant, we appoint a medical practitioner to determine whether you have a pre-existing condition, based on information provided by your treating doctor or specialist.

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.

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

Excess

The excess is an agreed amount that you pay directly to the hospital when you're admitted. The table below shows the available excess on Teachers Health Hospital cover. Choosing a higher excess can keep your membership costs down.

	EXCESS (PER PERSON, PER CALENDAR YEAR)
TOP HOSPITAL (GOLD)	No excess
TOP HOSPITAL 300 (GOLD)	\$300
TOP HOSPITAL 500 (GOLD)	\$500
MID CLASSIC 300 (SILVER PLUS)	\$300
MID CLASSIC 500 (SILVER PLUS)	\$500
MID HOSPITAL 300 (BASIC PLUS)	\$300
MID HOSPITAL 500 (BASIC PLUS)	\$500
BASIC HOSPITAL (BASIC PLUS)	\$300
STARTERPAK (BASIC PLUS)	No excess

Ambulance

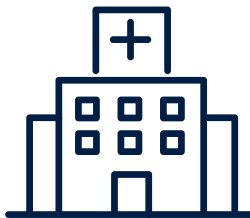
If you have Teachers Health Hospital and/or Extras cover, you're covered for an emergency ambulance provided by a State Government Service (including State Government air ambulance).

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 or specialist/diagnostic centres.

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 Protheses 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

Your hospital bill should come straight to us. If it comes to you instead you can submit the bill, and a completed claim form, to us via:

email: submitclaim@teachershealth.com.au

post: GPO Box 9812, Sydney NSW 2001

Doctor and specialist bills

It depends whether you were treated under the Access Gap Cover scheme.

Under Access Gap

The big bill(s) should come to us. If you get any, forward them to us at: GPO Box 9812, Sydney NSW 2001. If you have a known gap with a specialist, they'll bill you directly for that part.



No Access Gap?

Download, complete and submit a two-way claim form to Medicare. Once they've processed it, they'll send it to us so we can do our bit.

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 Extras is our top level of Extras cover. That means higher benefits and/or limits on things our members use the most, like dental, optical and physio. Your limits for major dental treatment will even go up for the first six years you stay with us (provided you maintain continuous cover on Top Extras).

Essential Extras



Essential Extras covers things Teachers Health members use the most, like dental, optical and physio, plus a range of other services, including psychology and podiatry.

StarterPak



Not only does it provide you with basic Hospital cover, StarterPak also includes the most commonly used Extras to help you proactively manage your health.

It's important you know exactly what you're covered for. Visit [teachershealth.com.au](https://www.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. 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



Under the Pharmaceutical benefit, you may be able to claim for medication that's prescribed by a doctor but isn't already subsidised by the government's Pharmaceutical Benefit Scheme (PBS). Please note, you'll need to make a co-payment equivalent to the amount set by the government.



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 may need to wait for a while before you can claim on your Extras cover – this is a 'waiting period'.

Waiting periods may apply if you're new to private health insurance, or if you upgrade to a higher level of cover (with us or when you switch from another fund).

If you leave another health fund, you need to join us within 60 days to avoid re-serving any applicable waiting periods.

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.

Extras waiting periods

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

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

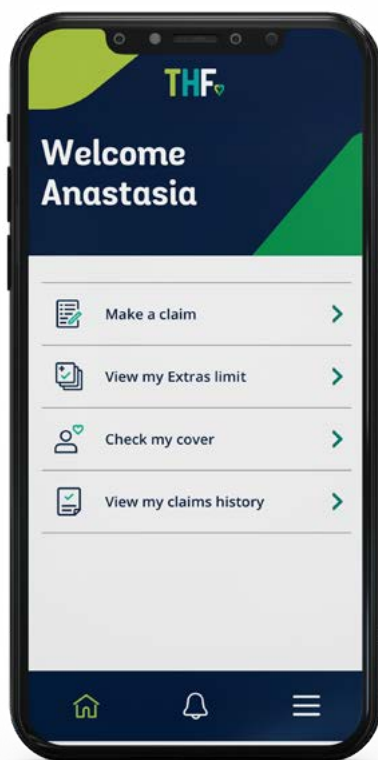
Your membership card can be swiped at participating providers and the claim will be processed automatically.

Member App

If you haven't already done so, download the Teachers Health app from [iTunes](#) or [Google Play](#). Then just take a photo of your receipt and submit your claim. Done!

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 may be covered under their state scheme for emergency ambulance services. For more see dhhs.tas.gov.au and ambulance.qld.gov.au.

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

Cover type	Yearly limit per person	Yearly limit per family
Emergency ambulance transport	\$6,000	\$12,000



Andrew and Melissa, Teachers Health members

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, for all covers except for StarterPak and standalone Ambulance. 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 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

Under Access Gap Cover, available through Teachers Health, your out-of-pocket expenses can be reduced – or eliminated – if your anaesthetist, surgeon or specialist agree to charge under a certain rate. Find out how you can save at teachershealth.com.au/access-gap-cover.

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

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

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

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

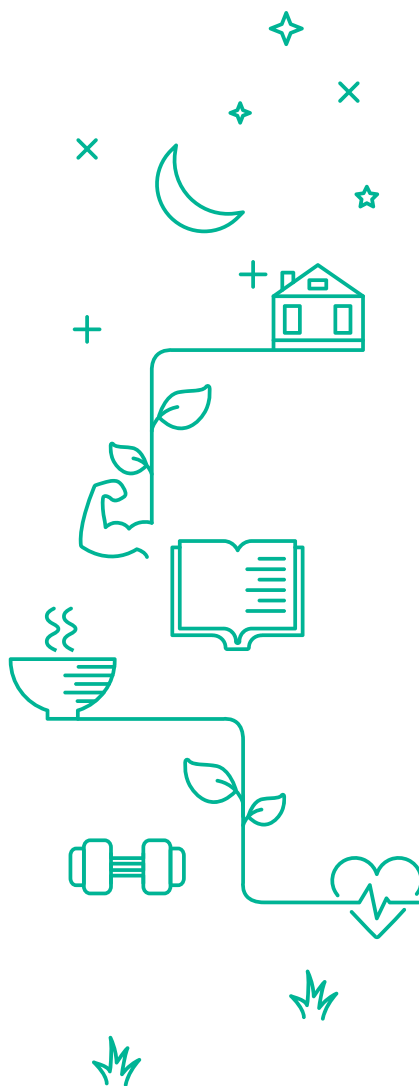
Whether it's home and contents, motor vehicle, landlord or lifestyle insurance you're after – we've got you covered with a range of options. Go to teachershealth.com.au/general-insurance to see what's available.

TravelCard travel insurance

We've partnered with TravelCard to offer members a new and innovative type of travel insurance – TravelCard Real-Time Travel Insurance.

With TravelCard, spend less time worrying about medical expenses or lost luggage while you're on holidays, and instead, spend more time having fun!

Find out more at teachershealth.com.au/travel-insurance



TEACHERS HEALTH

We're for teachers

teachershealth.com.au

Mail:

GPO Box 9812
Sydney NSW 2001

Email:

info@teachershealth.com.au

Phone:

1300 728 188

Monday – Thursday 8am – 8pm
Friday 8am – 6pm
Saturday 8.30am – 12.30pm AEST

Overseas callers:

+61 2 8346 2111

Teachers Health Centres

**35 Reservoir Street
Surry Hills NSW 2010**

Open Monday – Friday
8.30am – 5.30pm
Saturday 8.30am – 2.30pm

**142 Beaumont Street
Hamilton NSW 2303**

Open Monday – Friday
8.30am – 5.30pm
Saturday 8.30am – 2.30pm

**68 Macquarie Street
Parramatta NSW 2150**

Open Monday – Friday
8.30am – 5.30pm
Saturday 8.30am – 2.30pm

**52 Bridge Road
Richmond VIC 3121**

Open Monday – Friday
8.30am – 5.30pm
Saturday 8.30am – 2.30pm

**26 Flinders Street
Adelaide SA 5000**

Open Monday – Friday
8.30am – 5.00pm
Saturday 8.30am – 2.30pm

Closed public holidays.

To book an appointment call

1300 728 488 or visit
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. 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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