

**TEACHERS
HEALTH** 

We're for teachers



Allana,
Teachers Health member

TOP EXTRAS

PRODUCT SHEET

Effective 1 April 2026

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).

To find out more go to teachershealth.com.au/top-extras

	BENEFIT (UP TO)	YEARLY LIMIT	WAITING PERIOD
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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	\$27		
Removal of tooth (311)	\$90		
Filling: adhesive restoration – 3 surfaces (533)	\$115		

MAJOR DENTAL

Surgical removal of a tooth requiring bone removal (324)	\$240	Increasing limits		12 months
		Year 1	Match existing cover up to \$1,300 (applies when transferring from a cover that includes Major dental with all waiting periods served)	
		Year 2	\$1,300	
		Year 3	\$1,600	
		Year 4	\$2,100	
		Year 5	\$2,600	
		Year 6+	\$2,800	

ORTHODONTIA TREATMENT

Orthodontia	100%	\$2,500 lifetime limit, per person	12 months
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OPTICAL

Frames	\$100	\$260 per person	6 months
Single vision lenses – pair	\$160		
Bifocal lenses – pair	\$165		
Multifocal lenses – pair	\$165		
Contact lenses – pair	\$175		

	BENEFIT (UPTO)	YEARLY LIMIT	WAITING PERIOD
THERAPIES			
Chiro and Osteo – First visit	\$55	\$480 per person (\$300 sub-limit applies for group therapy and \$100 sub-limit for x-rays).	2 months
Chiro and Osteo – Subsequent visits	\$40		
Chiro & Osteo X-rays	75% up to \$100		
Physio/Exercise physiology – First visit	\$55	\$800 per person (A \$400 sub-limit per person applies to group therapy. Within the group therapy limit, a \$200 class therapy sub-limit per person applies.)	
Physio/Exercise physiology – Subsequent visits	\$40		
Ante- or post-natal physio course	\$78 per confinement		
Speech therapy – First visit	\$80	\$600 per person	
Speech therapy – 2-6 visits	\$70		
Speech therapy – 7+ visits	\$45		
Occupational therapy – 1-4 visits	\$70	\$500 per person	
Occupational therapy – 5+ visits	\$44		
Podiatry – First visit	\$55	\$400 per person (\$60 sub-limit for orthotic repair)	
Podiatry – Subsequent visits	\$40		
Audiology consultation	\$45	Unlimited	
Dietitian – 1-4 visits	\$60	\$400 per person	
Dietitian – 5+ visits	\$40		
Hypnotherapy	\$30	\$300 per person	
Psychology – Assessment	\$100	\$600 per person (Includes a sub-limit of \$118 for Digital Mental Health Support)	
Psychology – Initial consultation	\$100		
Psychology – Subsequent consultations	\$72		
Psychology Group sessions – (limit of 10)	\$20		
Counselling – Initial consultation	\$50		
Counselling – Subsequent consultations	\$45		
Digital Mental Health Support with THIS WAY UP	\$59		
Remedial massage, acupuncture, Chinese herbal medicine consultations, myotherapy, shiatsu, Alexander Technique, western herbal medicine and naturopathy	\$38		\$600 per person

HEALTHY LIFESTYLE

Health-related programs to address a specific health or medical condition. You're required to submit a Healthy Lifestyle Program form every two years, download a copy from teachershealth.com.au/healthy-lifestyle

Including weight management, gym membership and more. Visit teachershealth.com.au for a full list.

100%

\$250 per person (sub-limits apply)

6 months

	BENEFIT (UP TO)	YEARLY LIMIT	WAITING PERIOD
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PHARMACEUTICAL

Benefits towards non-PBS prescription medication, that's approved by the Therapeutic Goods Administration (TGA), to treat a medical condition. Benefits are not payable for contraceptives prescribed without a medical condition.

Pharmaceuticals/Vaccinations (non-PBS requiring prescription by law)	\$60	\$800 per person (includes a \$30 sub-limit per person for flu vaccinations)	2 months
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ARTIFICIAL AIDS & APPLIANCES

You may be required to submit an Aids and Appliances form. For more information, please visit teachershealth.com.au/aids-appliances

Purchase of CPAP machine	100%	\$900 per person, every three years	12 months
Purchase of CPAP accessories	100%	\$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
Blood pressure monitor (purchase)	\$85	\$1,200 per person (sub-limits apply)	2 months
Blood glucose monitor	\$160		
Compression garments	\$400		
Pregnancy shorts	\$90		
Pelvic Floor Support Devices	\$140		
Wheelchair	100%	\$1,900 limit every 5 years (sub-limit applies for a manual wheelchair)	24 months

OTHER

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.

Travel	30c/km	\$400 per person	2 months
Home nursing	\$33	\$800 per person	

EMERGENCY AMBULANCE TRANSPORT

Emergency ambulance transport	100%	\$6,000 per person	1 day
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IMPORTANT THINGS TO KNOW

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
Ambulance transport	1 day

BENEFITS AND LIMITS

- All limits are based on a calendar year from 1 January (unless stated otherwise).
- Sub-limits are the maximum you can claim per year for a specific sub-category of a service (like group therapy on your Physiotherapy limit).
- 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 FOR

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, such as gift vouchers for massages
- services where benefits are payable from a third party (i.e. compensation)
- services received during any period when 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.

This is not an exhaustive list and additional exclusions may apply based on the Fund Rules.

RECOGNISED PROVIDERS

We can only pay for services from professional medical providers who are qualified and registered. Thankfully most providers are, but do check with them before making an appointment.

For info on how to check if a counselling provider is recognised, go to **teachershealth.com.au/counselling-provider**

To use our provider search tool, go to **teachershealth.com.au/extras-providers**

TEACHERS HEALTH

We're for teachers



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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.

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. 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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THF-TEPS-04/26