

**TEACHERS  
HEALTH** 

We're for teachers



Guy & Allana,  
Teachers Health members

# TOP HOSPITAL

## PRODUCT SHEET

GOLD

Effective 1 April 2025

TOP HOSPITAL

GOLD

Top Hospital (Gold) 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.

Your excess options are: \$0, \$300 or \$500. The excess doesn’t apply for public hospital admissions or for your dependants.

SCOPE OF COVER

The categories listed under ‘Hospital Services’ provide 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/top-hospital-gold](https://teachershealth.com.au/top-hospital-gold).

WHAT’S INCLUDED

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)	✓
OTHER	
Emergency ambulance transport	✓
Non-emergency ambulance transport	\$3,000 per person/ calendar year

HOSPITAL SERVICES	BENEFIT
Assisted reproductive services	✓
Back, neck and spine	✓
Blood	✓
Bone, joint and muscle	✓
Brain and nervous system	✓
Breast surgery (medically necessary)	✓
Cataracts	✓
Chemotherapy, radiotherapy and immunotherapy for cancer	✓
Dental surgery*	✓
Diabetes management (excl. insulin pumps)	✓
Dialysis for chronic kidney failure	✓
Digestive system	✓
Ear, nose and throat	✓
Eye (not cataracts)	✓
Gastrointestinal endoscopy	✓
Gynaecology	✓
Heart and vascular system	✓
Hernia and appendix	✓
Hospital psychiatric services	✓
Implantation of hearing devices	✓
Insulin pumps	✓
Joint reconstructions	✓
Joint replacements	✓
Kidney and bladder	✓
Lung and chest	✓
Male reproductive system	✓
Miscarriage and termination of pregnancy	✓
Pain management	✓
Pain management with device	✓
Palliative care	✓
Plastic and reconstructive surgery (medically necessary)	✓
Podiatric surgery (provided by a registered podiatric surgeon – limited benefits)	✓
Pregnancy and birth	✓
Rehabilitation	✓
Skin	✓
Sleep studies	✓
Tonsils, adenoids and grommets	✓
Weight loss surgery	✓

\*For Dental surgery performed by a dentist rather than a medical practitioner we only pay benefits towards hospital charges. If the surgery is performed by a medical practitioner and Medicare benefits are payable, we will pay benefits towards the hospital and medical charges.

# IMPORTANT THINGS TO KNOW

## 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. 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.

To find out more or check which specialists have treated other patients under Access Gap cover, visit [teachershealth.com.au/agc](http://teachershealth.com.au/agc)

## WAITING PERIODS

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
Ambulance transport	1 day

## EXCESS

Excess amounts are paid once per person, per calendar year (if you use your Hospital cover in that time). There’s no excess for dependants on your cover.

## 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 upgraded 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 from your treating doctor or specialist.

## 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.

## WHAT WE WON’T PAY

Things you *can’t* claim for include:

- services not recognised by Medicare (e.g. cosmetic surgery or laser eye surgery)
- 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, parking, etc.
- discharge medication
- 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
- hospital treatment received overseas
- services where benefits are payable from a third party (i.e. compensation).

## BEFORE GOING TO HOSPITAL

Before going to hospital, call us so we can confirm what you’re covered for, and any potential out-of-pocket charges for your procedure.

## AGREEMENT HOSPITALS

An agreement hospital is a private hospital that we have a contract with. Check your specialist can treat you at an agreement hospital, as this can help minimise out-of-pocket costs.

Find out more about agreement hospitals at [teachershealth.com.au/hospitals](http://teachershealth.com.au/hospitals)



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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://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.

THF-THG-04/25





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# TOP EXTRAS

## PRODUCT SHEET

Effective 1 April 2025

# 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](https://teachershealth.com.au/top-extras)

	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	\$27			
Removal of tooth (311)	\$90			
Filling: adhesive restoration – 3 surfaces (533)	\$115			
MAJOR DENTAL				
	\$240	Increasing limits		12 months
Surgical removal of a tooth requiring bone removal (324)		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)		Year 2	\$1,300	
Inlays/Onlays – tooth coloured – 2 surfaces (552)		Year 3	\$1,600	
Crown – veneered (615)		Year 4	\$2,100	
Bridge pontic – direct (642)		Year 5	\$2,600	
Dentures – upper and lower (719)		Year 6+	\$2,800	
ORTHODONTIA TREATMENT				
Orthodontia	100%	\$2,500 lifetime limit, per person	12 months	
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
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## THERAPIES

Chiro and Osteo – First visit	\$55	\$480 per person (sub-limits apply)	2 months
Chiro and Osteo – Subsequent visits	\$40		
Physio/Exercise physiology – First visit	\$55	\$800 per person (sub-limits apply)	
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 (sub-limits apply)	
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 (sub-limits apply)	
Psychology – Initial consultation	\$100		
Psychology – Subsequent consultations	\$72		
Counselling – Initial consultation	\$50		
Counselling – Subsequent consultations	\$45		
Remedial massage, Acupuncture, Chinese herbal medicine consultations, Myotherapy.	\$38	\$600 per person	

## HEALTHY LIFESTYLE

<b>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 <a href="https://teachershealth.com.au/healthy-lifestyle">teachershealth.com.au/healthy-lifestyle</a></b>			
Including weight management, gym membership and more. Visit <a href="https://teachershealth.com.au">teachershealth.com.au</a> 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. 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
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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](https://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	12 months
	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			
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 – over 6 hours	\$95	\$800 per person	
Home nursing – under 6 hours	\$33		

### 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).
- 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](https://teachershealth.com.au/counselling-provider)**

To use our provider search tool, go to **[teachershealth.com.au/extras-providers](https://teachershealth.com.au/extras-providers)**



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