

# Membership Guide

Effective 1 April 2016



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# Teachers Health Fund

Thank you for choosing Teachers Health Fund – the only private health insurance fund exclusively for the education community. Created by teachers for teachers over 60 years ago, Teachers Health Fund now covers the lives of over 290,000 teachers, education staff and their families around Australia.

As a not-for-profit organisation, Teachers Health Fund gives back to the education community through sponsorships, scholarships and programs to care for the health and wellbeing of those in the education community. As the largest industry-based health fund, we're committed to providing great value health insurance to our members through lower costs and generous benefits.

Plus, as a member of **Members Own Health Funds**, with Teachers Health Fund you're a person, not a number or profit centre. Members Own Health Funds are run to benefit members, not shareholders or overseas owners. We put our members first, because what matters is you and your health.

This brochure contains important information regarding your private health insurance with Teachers Health Fund. Please read it carefully and retain for future reference. If you have any further questions, please contact Teachers Health Fund on **1300 728 188**, email **info@teachershealth.com.au** or visit **teachershealth.com.au**



# Hospital cover

Our Hospital products provide benefits for a range of services received when you are admitted to hospital (in-patient). Hospital cover can be taken on its own or with an Extras product to provide you with greater cover.

## Top Hospital

Our Top Hospital product has a choice of excess levels available (\$0, \$300, \$500), providing cover for a wide range of services in private hospitals and same day surgeries with which Teachers Health Fund has agreements (refer to page 6).

## Mid Hospital

Mid Hospital is our intermediate hospital product, providing cover for all services covered by Medicare that are not listed as restricted (refer to page 7). Mid Hospital has a choice of excess levels available (\$300, \$500) to lower your contributions.

## Basic Hospital

Basic Hospital is our base level hospital product, providing cover for your choice of doctor in a public hospital. Basic Hospital cover does not entitle you to avoid public hospital waiting lists.

Our Basic Hospital product has a \$300 excess per person/ calendar year, up to a maximum of \$600/per family.

Our Hospital products exempt you from paying the Medicare Levy Surcharge at tax time.

## Excess options

The excess is paid only once per person per calendar year, to a maximum of twice per membership for Couple, Family, Extended Family, Single Parent and Single Parent Extended Family memberships. Refer to page 6 for more details.

## Important Information

Refer to pages 6-9 and 22-23 for information on restrictions, pre-existing conditions, waiting periods and other important conditions.

<sup>1</sup> Charges associated with these services are included in the accommodation charge that is paid by Teachers Health Fund.

<sup>\*</sup> Some prostheses may have out-of-pocket expenses. Please call **1300 728 188** for more information.

<sup>§</sup> Waived for children under the age of 21.

Service	Top Hospital	Mid Hospital	Basic Hospital
<b>Private hospital (agreement hospital &amp; same day surgeries)</b>			
Choice of agreement hospital	✓	✓	Provides cover for four key services in a private hospital - see 'Hospital services' below.
Shared room or private room (where available)	✓	✓	
Theatre fees, intensive care fees	✓	✓	
Labour ward fees	✓	✗	✗
<b>Public hospital</b>			
Shared room	✓	✓	✓
Private room (where available)	✓	✓	✗
Theatre fees, intensive care fees	n/a <sup>1</sup>	n/a <sup>1</sup>	n/a <sup>1</sup>
Labour ward fees	n/a <sup>1</sup>	n/a <sup>1</sup>	n/a <sup>1</sup>
<b>Medical services</b>			
Choice of doctor	✓	✓	✓
Access Gap Cover (refer to p7)	✓	✓	✓
Government approved surgically implanted prostheses	✓ <sup>*</sup>	✓ <sup>*</sup>	✓ <sup>*</sup>
<b>Hospital services</b>			
Removal of tonsils & adenoids	✓	✓	✓
Knee & shoulder investigations & reconstructions	✓	✓	✓
Appendicitis treatment	✓	✓	✓
Hernias	✓	✓	✓
Pregnancy & birth related services	✓	Restricted	Restricted
Infertility treatments	✓	Restricted	Restricted
Hip, knee, shoulder & ankle replacements	✓	Restricted	Restricted
Coronary care & cardiothoracic surgery	✓	Restricted	Restricted
Dialysis procedures & treatments	✓	Restricted	Restricted
Major eye & eye lens surgery	✓	Restricted	Restricted
Bariatric surgery	✓	Restricted	Restricted
Sterilisation & reversal of sterilisation	✓	✓	Restricted
Psychiatric, rehabilitation & palliative care	✓	Restricted	Restricted
Cosmetic surgery	✗	✗	✗
All other services where a Medicare benefit is payable	✓	✓	Restricted
<b>Other</b>			
Excess	\$0, \$300 or \$500 per person/ calendar year <sup>§</sup>	\$300 or \$500 per person/ calendar year <sup>§</sup>	\$300 per person/ calendar year
Emergency ambulance transport	✓	✓	✓
Non-emergency ambulance transport	\$3,000 per person/ calendar year	\$3,000 per person/ calendar year	\$3,000 per person/ calendar year

# Hospital information

We encourage you to contact us prior to admission as a private patient in a private or public hospital. At this time we can provide you with information about what is covered and what is not covered in your circumstance.

## Excess

If you choose a Hospital cover with an excess, you will pay an excess towards your hospital admission, including day surgery. The excess amount is paid only once per person per calendar year, to a maximum of twice per membership for Couple, Family, Extended Family, Single Parent and Single Parent Extended Family memberships.

<b>Top Hospital 300</b>	\$300 per person/calendar year
<b>Top Hospital 500</b>	\$500 per person/calendar year
	The excess for Top Hospital 300 and 500 does not apply to child dependants under the age of 21 or if you are admitted to a public hospital.
<b>Mid Hospital 300</b>	\$300 per person/calendar year
<b>Mid Hospital 500</b>	\$500 per person/calendar year
	The excess for Mid Hospital 300 and 500 applies to public and private hospital admissions. The excess does not apply to child dependants under the age of 21.
<b>Basic Hospital</b>	\$300 per person/calendar year
	The excess for Basic Hospital applies to public and private hospital admissions and applies to all people on the policy.

## Agreement private hospitals

Teachers Health Fund holds agreements with an extensive network of Australian private hospitals and same day surgeries. These agreements ensure that hospital charges for accommodation, theatre, labour ward, coronary care and intensive care are covered when a member is admitted as an in-patient – subject to the level of cover.

You can check if a hospital has an agreement with us by visiting our website or contacting us. If your preferred hospital does not have an agreement with Teachers Health Fund, you may experience significant out-of-pocket expenses.

## Access Gap Cover

Access Gap Cover aims to reduce your out-of-pocket expenses for medical services received in hospital. Contact your doctor to discuss if they are willing to treat you under this arrangement. If your doctor or specialist agrees to bill you under this arrangement, you will experience either reduced or nil out-of-pocket expenses for in-patient medical charges. If you have any questions about Access Gap Cover contact us or visit our website for a list of doctors who previously participated in Access Gap Cover with Teachers Health Fund.

## Services not payable by Medicare

Some services do not attract a benefit from Medicare. Teachers Health Fund will not pay benefits for hospital or medical services where Medicare pays no benefit for the procedure. This will result in significant out-of-pocket expenses, regardless of your level of cover.

## Benefit limits

There are some services that you may receive in hospital that are not covered by Teachers Health Fund, including:

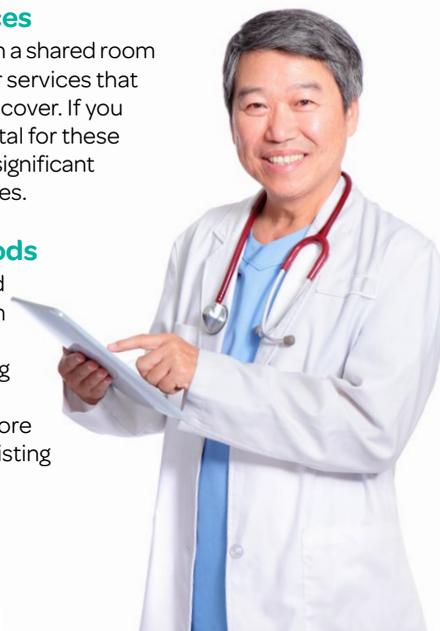
- ✗ telephone charges
- ✗ TV hire or other items of a non-medical nature
- ✗ surgically implanted prostheses not on the government approved prostheses list
- ✗ pharmaceuticals not covered in the agreement with the hospital, including some high cost items not covered under the Government Pharmaceuticals Benefit Scheme (PBS)

## Restricted services

You are only covered in a shared room of a public hospital for services that are restricted on your cover. If you attend a private hospital for these services you will have significant out-of-pocket expenses.

## Suspension periods

If you have reactivated your membership from suspension in the last 12 months, pre-existing conditions will apply. Refer to page 22 for more information on pre-existing conditions.



## Medical procedures in a doctor's room

If you receive services in a doctor's room, rather than as an admitted patient in a day surgery or hospital, you are only entitled to benefits from Medicare. In line with government legislation, Teachers Health Fund will not pay a benefit for services outside of a hospital for non-admitted patients. Medicare will pay 85% of the Medicare Benefits Schedule (MBS) fee and you will be required to pay the remainder of the account.

## Benefits for doctor/specialist appointments

Your Hospital cover takes affect when you are admitted to hospital. Any out-of-pocket expenses incurred (scans, blood tests, appointments) will not be covered by Teachers Health Fund. They may be covered to some extent by Medicare.

## Chemotherapy and dialysis

You will be covered for chemotherapy or dialysis received on a daily basis as long as the hospital you are receiving the treatment from has an agreement with Teachers Health Fund and admits you as a daily patient.

## Emergency ambulance

Teachers Health Fund Hospital products provide you with 100% cover for emergency ambulance with state government services (including air ambulance) to the nearest hospital that can provide you with the care you require. This does not include transportation to a hospital for the routine management of an ongoing health condition or transportation between hospitals.

In an emergency situation you will be taken by an ambulance to the nearest accident and emergency department of a public hospital. You have the right to choose to be treated as a public patient at no charge by a doctor appointed by the hospital. If you are taken to an accident and emergency department at a private hospital you will be treated as an out-patient and there will be no benefits available from Teachers Health Fund.

## Non-emergency ambulance

Non-emergency ambulance is defined as all ambulance services provided by a state government ambulance service or a private ambulance service recognised by Teachers Health Fund, other than those defined under emergency ambulance transport and not including inter-hospital transfers.

Examples of non-emergency ambulance services that are payable:

- ✓ call out or attendance fee where no transport occurs
- ✓ admission to hospital from home where transport deemed medically necessary
- ✓ discharge from hospital to home where transport is deemed medically necessary

Medically necessary transport is transport where the:

- ✓ patient requires stretcher transport, is not able to travel in a normal seated position or has impaired cognitive function, and
- ✓ patient requires active management or monitoring while in transit

Non-emergency ambulance transport deemed medically necessary must be supported by a letter from the treating doctor explaining the medical requirement for ambulance transport.

Examples of non-emergency ambulance services that are not payable:

- ✗ inter-hospital transfers
- ✗ transport for patients requiring day treatment
- ✗ transport to and from nursing homes
- ✗ transport to and from specialist and diagnostic centres

# Extras cover

Our Extras covers are designed to support your wellbeing, by providing benefits toward services that help you to lead a healthy lifestyle. These services, including optical, dental, physiotherapy, chiropractic and complementary therapies, are not generally covered by Medicare.

## Top Extras

Top Extras is our most comprehensive level of Extras cover, providing generous benefits and overall limits for an extensive range of services.

## Essential Extras

Essential Extras provides benefits for a range of core, everyday services.

## Emergency Ambulance cover

Our Emergency Ambulance cover provides you with 100% cover (up to calendar year limit) for emergency ambulance with state government services\*.

\* Residents of QLD and TAS are covered under their state ambulance scheme.

This is a summary of some of the benefits. For further details about our extensive coverage please visit [teachershealth.com.au](http://teachershealth.com.au) or contact us on **1300 728 188**.

All per person limits are based on a calendar year from 1 January each year, unless otherwise stated. Benefits are only paid for services received by Teachers Health Fund recognised providers who are in a private practice.

Service	Benefit (up to \$)	Top Extras (Yearly limits)	Essential Extras (Yearly limits)
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## Dental<sup>^</sup>

### General Dental - 2 month waiting period

Service	Benefit (up to \$)	Top Extras (Yearly limits)	Essential Extras (Yearly limits)
Periodic oral examination (O12) – limit of 2 services, per person/year	\$40	Unlimited (unless stated otherwise)	\$500 per person
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	\$25		
Removal of tooth (311)	\$90		
Filling: adhesive restoration - 3 surfaces (533)	\$115		

Service	Top Extras		Essential Extras	
	Benefit (up to \$)	Yearly limits	Benefit (up to \$)	Yearly limits

### Major Dental - 12 month waiting period

Service	Benefit (up to \$)	Top Extras (Yearly limits)	Essential Extras (Benefit up to \$)	Essential Extras (Yearly limits)
Removal of wisdom teeth requiring removal of bone (323)	\$170	Increasing limits*	\$170	\$300 per person
Removal of wisdom teeth requiring removal of bone & tooth division (324)	\$240	Year 1	Match existing cover up to \$1,300	
Inlays / Onlays - tooth coloured - 1 surface (551)	\$273	Year 2	\$1,300	
Inlays / Onlays - tooth coloured - 2 surfaces (552)	\$432	Year 3	\$1,600	
Crown - veneered (615)	\$650	Year 4	\$2,100	
Bridge pontic - direct (642)	\$520	Year 5	\$2,600	
Dentures - upper & lower (719)	\$1,000	Year 6+	\$2,800	

<sup>^</sup> A large number of dental services are claimable. Contact Teachers Health Fund on **1300 728 188** to check what is covered.

\* Increasing limits are calculated on years of continuous membership of Teachers Health Fund Top Extras cover.



# Extras cover

Service	Benefit (up to \$)	Top Extras (Yearly limits)	Essential Extras (Yearly limits)
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## Dental<sup>^</sup>

**Orthodontia Treatment** - 24 month waiting period

**Benefits are paid once in a lifetime**

Service	Benefit (up to \$)	Top Extras (Yearly limits)	Essential Extras (Yearly limits)
Orthodontia – Year 3	\$1,500	Increasing limits <sup>#</sup>	X
Orthodontia – Year 4	\$2,000	Year 3 \$1,500	
Orthodontia – Year 5+	\$2,500	Year 4 \$2,000	
		Year 5+ \$2,500	



	Top Extras		Essential Extras	
	Benefit (up to \$)	Yearly limits	Benefit (up to \$)	Yearly limits

## Optical - 6 month waiting period

Service	Benefit (up to \$)	Top Extras (Yearly limits)	Essential Extras (Yearly limits)
Frames	\$100	\$260 per person	\$100
Single vision lens – pair	\$120		\$95
Bifocal lens – pair	\$135		\$95
Multifocal lens – pair	\$165		\$95
Contact lenses – rigid or soft	\$175		\$165
Contact lenses – disposable	\$175		\$165

<sup>^</sup> A large number of dental services are claimable. Contact Teachers Health Fund on **1300 728 188** to check what is covered.

<sup>#</sup> Increasing limits for orthodontia are calculated on years of continuous membership of Teachers Health Fund Top Extras cover and equivalent levels of cover with other health funds.

Service	Benefit (up to \$)	Top Extras (Yearly limits)	Essential Extras (Yearly limits)
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## Body & Mind Therapies - 2 month waiting period

Chiropractic & Osteopathy – 1-4 visits	\$40	\$450 per person (sub-limits apply)	\$250 per person (sub-limits apply)		
Chiropractic & Osteopathy – 5+ visits	\$32				
Chiropractic & Osteopathy – group therapy	\$20	\$800 per person (sub-limits apply)	\$300 per person		
Physiotherapy – 1-4 visits	\$40				
Physiotherapy – 5+ visits	\$32				
Physiotherapy – group therapy	\$20				
Exercise Physiology – 1-4 visits	\$40				
Exercise Physiology – 5+ visits	\$32				
Exercise Physiology– group therapy	\$20				
Ante or post natal physiotherapy course	\$78 per confinement			\$600 per person	X
Speech therapy – 1-4 visits	\$70				
Speech therapy – 5+ visits	\$40			\$500 per person	
Occupational therapy – 1-4 visits	\$70				
Occupational therapy – 5+ visits	\$44	\$400 per person (sub-limits apply)	\$200 per person		
Podiatry – 1-4 visits	\$40				
Podiatry – 5+ visits	\$32	Unlimited	X		
Audiology consultation	\$45				
Dietitian – 1-4 visits	\$60				
Dietitian – 5+ visits	\$40				
Hypnotherapy	\$30				
Psychology consultation	\$72				
Psychology assessment	\$100				

## Complementary Therapies<sup>™</sup> - 2 month waiting period

Acupuncture, Alexander Technique, Aromatherapy, Bowen therapy, Chinese herbal medicine consultations, Feldenkrais Method, Homeopathy, Kinesiology, Myotherapy, Naturopathy, Reflexology, Remedial Massage, Shiatsu, Western herbal medicine consultation	\$32	\$600 per person	\$400 per person
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# Extras cover

Service	Benefit (up to \$)	Top Extras (Yearly limits)	Essential Extras (Yearly limits)
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## Healthy Lifestyle - 6 month waiting period

Weight management <sup>‡</sup>	75%	\$200 per person	\$150 per person
Gym membership <sup>‡</sup>	75%		
Pilates <sup>‡</sup>	75%		
Other programs – visit our website for a comprehensive list.	75%		

## Medical Health - 2 month waiting period

Pharmaceuticals (non PBS requiring prescription by law)*	\$60	\$800 per person (sub-limits apply <sup>2</sup> )	\$300 per person (sub-limits apply <sup>2</sup> )
Home nursing < 6 hours	\$33	\$800 per person	X
Home nursing > 6 hours	\$95		

## Medical Appliances - 12 month waiting period

CPAP machine purchase (treatment of sleep apnoea)	75%	\$800	X
	1 machine every 3 calendar years		

## Artificial Aids - 2 month waiting period

Blood pressure monitor (purchase)	75% up to \$85	\$1,200 per person (sub-limits apply)	X
Blood glucose monitor	75% up to \$160		
Compression garments <sup>†</sup>	75% up to \$400 (includes \$130 sub-limit for surgical stockings)		
Wigs - chemotherapy/ alopecia	75% up to \$350		
Other artificial aids – visit our website for a comprehensive list	75%		

Service	Benefit (up to \$)	Top Extras (Yearly limits)	Essential Extras (Yearly limits)
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## Hearing Aids - 12 month waiting period

Hearing aids	Increasing limits*	Single	Pair	X
	Years 1-2	\$300	\$600	
	Years 2-5	\$600	\$1,200	
	Years 5+	\$900	\$1,800	
	1 pair of hearing aids per person every 3 calendar years			

## Wheelchair - 24 month waiting period

Wheelchair	50%	\$1,900 (sub-limit applies for a manual wheelchair) limit every 5 years	X
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## Miscellaneous - 2 month waiting period

Travel <sup>^</sup>	15c/km	\$400 per person	X
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## Emergency Ambulance Transport - 1 day waiting period

Emergency ambulance transport	100%	\$6,000 per person	\$6,000 per person
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<sup>∞</sup> Benefits are for consultation only. No benefits for remedies, medicines or food preparations.

<sup>‡</sup> Must be approved by Teachers Health Fund and received as part of a health management program intended to prevent or ameliorate a specific health condition with written medical recommendation every 12 months.

<sup>#</sup> Teachers Health Fund pays a benefit towards non-PBS prescription only medication supplied to treat a medical condition. You pay a co-payment equal to the current non-concessional PBS co-payment amount. Benefit is not payable for contraceptives prescribed in the absence of a medical condition. Evidence of this is required once per 12 months.

<sup>2</sup> \$280 sublimit for erectile dysfunction and vaccines.

<sup>†</sup> Compression garments means compression garments used for the treatment of lymphoedema, or the treatment of vascular conditions, or to minimise scarring following severe burns, or prescribed post-surgery, but excludes pregnancy shorts and any sports related or body enhancing garments. The garment and grade of compression required must be properly assessed and individualised to the patient's specific needs.

<sup>\*</sup> Increasing limits are calculated on years of continuous membership of Teachers Health Fund Top Extras cover.

<sup>^</sup> Actual travel expenses for the patient only, must be for a serious medical condition where the distance travelled is more than 200km return and the treatment is not available closer to home. Proof of attendance is required from the treating specialist medical practitioner, consultant physician or hospital.

# Extras information

## Emergency ambulance transport

Teachers Health Fund Extras covers provide you with 100% cover for emergency ambulance with state government services (including air ambulance) to the nearest hospital that can provide you with the care you require. This does not include transportation to a hospital for the routine management of an ongoing condition or transportation between hospitals.

## Recognised provider

Benefits are only paid for services received from Teachers Health Fund recognised providers who are in a private practice. For more information on recognised providers please visit [teachershealth.com.au](http://teachershealth.com.au) or contact us on **1300 728 188**.

## Benefit limits

Benefits are limited to one service per patient, per provider, per day. If a provider performs more than one consultation, the treatment that attracts the higher benefit will be paid. Where multiple visits/services are performed on the same day at different times by the same provider, then the visit/service that attracts the higher benefit will be paid.

## Increasing limits

Increasing limits are calculated on years of continuous membership of Teachers Health Fund Top Extras cover. Loyalty limits accrued for orthodontia at other health funds can be transferred to your Teachers Health Fund membership when you change funds provided there is no break in cover when transferring. Other loyalty limits are not transferable. Please visit [teachershealth.com.au](http://teachershealth.com.au) for information on claiming orthodontia benefits.

## Pharmaceuticals

Pharmaceuticals Benefit Scheme (PBS) pharmaceuticals are subsidised by Medicare and by law are not eligible for health fund benefits. Our Extras covers pay benefits towards non-PBS prescription only medication supplied to treat a medical condition. You pay a co-payment equal to the current non-concessional PBS co-payment amount.

## Yearly limits

All per person limits are based on a calendar year from 1 January each year, unless otherwise stated.

For more detailed information regarding Extras services, visit [teachershealth.com.au](http://teachershealth.com.au)

# Emergency Ambulance cover

Teachers Health Fund's Emergency Ambulance cover provides you with 100% cover (up to calendar year limit) for emergency ambulance with state government services\*, including air ambulance, to the nearest hospital that can provide you with the care you require. This does not include transportation to a hospital for the routine management of an ongoing condition or transportation between hospitals.

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

If you have any level of Hospital or Extras cover with Teachers Health Fund you are automatically covered for emergency ambulance transportation. This does not include transportation to a hospital for the routine management of an ongoing condition or transportation between hospitals.

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

\* Residents of QLD and TAS are covered under their state ambulance scheme.



# Combined cover - StarterPak

A basic Hospital and Extras combined cover - designed to suit younger people who are just starting out in health insurance and want value cover but don't want to pay for services that they may not use. For details about conditions and waiting periods, please refer to pages 6-9 and 22-23.

Service	Benefit
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## Hospital

### Private hospital (agreement hospital & same day surgeries)

Choice of hospital	Provides cover for five key services in a private hospital - see 'Hospital services' on opposite page.
Shared room	
Private room (where available)	
Theatre fees	
Intensive care fees	
Labour ward fees	X

### Public hospital

Shared room	✓
Private room (where available)	X
Theatre fees	n/a <sup>†</sup>
Intensive care fees	n/a <sup>†</sup>
Labour ward fees	n/a <sup>†</sup>

## Medical services

Choice of doctor	✓
Access Gap Cover	✓
Government approved surgically implanted prostheses	✓ <sup>~</sup>

## Other

Excess	\$0
Emergency ambulance transport	✓
Non-emergency ambulance transport	✓

Service	Benefit
<b>Hospital services</b>	
Removal of tonsils & adenoids	✓
Knee & shoulder investigations & reconstructions	✓
Appendicitis treatment	✓
Hernias	✓
Accidents that require immediate attention	✓
Removal of wisdom teeth	Limited*
Pregnancy & birth related services	X
Infertility treatments	X
Joint replacement (hip & knee)	X
Coronary care & cardiothoracic surgery	X
Dialysis procedures & treatment	X
Glaucoma & eximer laser eye surgery	X
Psychiatric, rehabilitation & palliative care	Restricted <sup>#</sup>
Cosmetic surgery	X
Sterilisation & reversal of sterilisation	X
All other services where a medicare benefit is payable	Restricted <sup>#</sup>

<sup>†</sup> Charges associated with these services are included in the accommodation charge that is paid by Teachers Health Fund.

<sup>~</sup> Some prostheses may have out-of-pocket expenses. Please call **1300 728 188** for more information.

<sup>#</sup> Restricted services: You are only covered in a shared room of a public hospital for services that are restricted on your cover. If you attend a private hospital for these services you will have significant out-of-pocket expenses.

<sup>\*</sup> Contact Teachers Health Fund on **1300 728 188** for more information or visit [teachershealth.com.au](http://teachershealth.com.au)



# StarterPak Extras

All per person and per family limits are based on a calendar year from 1 January each year, unless otherwise stated. Family yearly limits are based on a set amount across all members of the family. Benefits are only paid for services received by Teachers Health Fund recognised providers who are in private practice.

Service	Benefit	
	(up to)	(yearly limits)

## Dental<sup>^</sup>

### General Dental - 2 month waiting period

Periodic oral examination (O12) – limit of 2 services per person/year	\$40	\$500 per person / \$1,000 per family
Removal of calculus (I14) – limit of 2 services per person/year	\$70	
Topical application of remineralising agent (I21) – limit of 2 services per person/year	\$25	
Filling: 3 adhesive restoration (533)	\$115	

### Major Dental - 12 month waiting period (Removal of wisdom teeth only)

Removal of wisdom teeth requiring removal of bone (323)	\$120	\$500 per person / \$1,000 per family
Removal of wisdom teeth requiring removal of bone & tooth division (324)	\$150	



## Optical - 6 month waiting period

Frames	\$100	\$165 per person / \$330 per family
Single vision lenses - pair	\$95	
Bifocal lens - pair	\$95	
Multifocal lens - pair	\$95	
Contact lenses - rigid or soft	\$165	
Contact lenses - disposable	\$165	

Service	Benefit	
	(up to)	(yearly limits)

## Body & Mind Therapies - 2 month waiting period

Chiropractic & Osteopathy – 1-4 visits	\$40	\$300 per person / \$600 per family
Chiropractic & Osteopathy – 5+ visits	\$32	
Chiropractic & Osteopathy – group therapy	\$20	
Physiotherapy – 1-4 visits	\$40	
Physiotherapy – 5+ visits	\$32	
Physiotherapy - group therapy	\$20	
Exercise Physiology – 1-4 visits	\$40	
Exercise Physiology – 5+ visits	\$32	
Exercise Physiology - group therapy	\$20	

## Complementary Therapies - 2 month waiting period

Acupuncture, Alexander Technique, Aromatherapy, Bowen therapy, Chinese herbal medicine consultations, Feldenkrais Method, Homeopathy, Kinesiology, Myotherapy, Naturopathy, Reflexology, Remedial Massage, Shiatsu, Western herbal medicine consultation	\$32	\$200 per person / \$400 per family
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## Healthy Lifestyle - 6 month waiting period

Weight management <sup>†</sup>	75%	\$150 per person / \$300 per family
Gym membership <sup>†</sup>		
Pilates <sup>†</sup>		
Other programs – visit our website for a comprehensive list.		

## Medical Health - 2 month waiting period

Pharmaceuticals <sup>‡</sup> (non PBS requiring prescription by law)	\$60	\$400 per person / \$800 per family <sup>§</sup>
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<sup>^</sup> A large number of dental services are claimable. Contact Teachers Health Fund on **1300 728 188** to check what is covered.

<sup>†</sup> Must be approved by Teachers Health Fund and received as part of a health management program intended to prevent or ameliorate a specific health condition, with written medical recommendation required once per 12 months.

<sup>‡</sup> Teachers Health Fund pays a benefit towards non-PBS prescription only medication supplied to treat a medical condition. You pay a co-payment equal to the current non-concessional PBS co-payment amount. Benefit is not payable for contraceptives prescribed in the absence of a medical condition. Evidence of this is required once per 12 months.

<sup>§</sup> No benefit for erectile dysfunction medication.

# Things to know

## Waiting periods

Waiting periods apply to all Hospital, Extras and combined covers and must be served before benefits are paid.

They apply to:

- ✓ new members to private health insurance
- ✓ existing Teachers Health Fund members who upgrade to a higher level of cover or reduce their level of excess. In this case you will need to serve the relevant waiting period for the higher benefit entitlement
- ✓ members who transfer from another health fund who have not already completed the required waiting periods or are transferring to a higher level of cover

### Hospital waiting periods

Pre-existing conditions (see below)	12 months
Pregnancy & birth related services	9 months
Psychiatric, rehabilitation & palliative care	2 months
All other hospital services	2 months
Emergency ambulance transport	1 day
Non-emergency ambulance transport	1 day

### Extras waiting periods

Orthodontia	24 months
Wheelchair purchase	24 months
Major dental, medical appliances	12 months
Optical, healthy lifestyle	6 months
All other services	2 months
Emergency ambulance transport	1 day

## Pre-existing conditions

A pre-existing condition is an illness, ailment or condition where the signs or symptoms of which, in the opinion of the Fund Medical Advisor or other relevant medical practitioner appointed by Teachers Health Fund, existed at any time during

the six months before taking out private health insurance or transferring to a higher level of cover. This rule applies to:

- ✓ new members to private health insurance
- ✓ existing members who are upgrading their level of cover

A 12 month waiting period applies to all pre-existing conditions except psychiatric, palliative care and rehabilitation, which are covered by the normal two month waiting period.

## Dependant Extended Family Cover

To keep young adults covered by their parents membership for an additional cost, Teachers Health Fund members can apply for Extended Family Cover if their children are between the ages of 21 and 24 (a day before turning 25) and have finished studying. They do not have to be living at home but must be unmarried and not in a de-facto relationship. Extended family cover is not available with Emergency Ambulance cover or StarterPak.

## Cooling off period

If you change your mind within 30 days from the date your membership started, we will cancel your membership and provide a full refund, providing no claims have been paid during this period. The cooling off period only applies to our health insurance products. For a copy of our cooling off period policy, please contact us.

## Single Parent pricing

Single Parent pricing is available on selected products. Request a quote online or contact us for more information.

## Student Dependants

Dependants can remain on your cover as a Student Dependant if they are single (not married or in a de-facto relationship), studying full-time, and aged between 21 and 25. To register Student Dependants log on to online members services on our website or contact us.

## Partner authority

Please advise us if you would like your partner to have authority to operate your membership.

## Adding a baby to your membership

Contact us within two months of the birth of your baby to add them to your membership. Waiting periods will not be applied for newborns added within this timeframe if the member has served their relevant waiting periods.

## Privacy notice

To arrange and manage your private health insurance, Teachers Federation Health Ltd ABN 86 097 030 414 trading as Teachers Health Fund (and its duly authorised representatives) collects personal information including sensitive information from its members and prospective members, those authorised by its members such as family members, and may in the course of its business collect some information from third parties such as hospitals, medical and ancillary providers, trade unions, employer organisations, aggregators and third party service providers. Information may be collected directly (for example, when an individual tells us or fills in a form) or indirectly (for example, by way of cookies when an individual visits the Teachers Health Fund website).

The purpose of collecting the information is so Teachers Health Fund can provide its products and services, specifically health insurance; dental, eye care and other allied health services; healthy lifestyle programs; broader health cover services and general and life insurance products and services. Teachers Health Fund may also collect, use and disclose it for product development, marketing, research, IT systems maintenance and development, recovery against third parties, fraud prevention and for other purposes with your consent or where authorised by law. If personal information is not collected from an individual, Teachers Health Fund may not be able to provide its products and services to that individual.

Teachers Health Fund usually discloses personal information it has collected to those entities, bodies or persons required in order to provide its products and services – for example, to hospitals and medical providers for eligibility checks, to contracted providers of healthy lifestyle programs or broader health cover services, to financial institutions to pay health insurance claims, to government and regulatory bodies for compliance purposes, to third party service providers such as data storage, data handling providers and mailing houses who distribute Teachers Health Fund member communications and to fraud prevention agencies. Teachers Health Fund is not likely to disclose personal information to overseas recipients.

The Teachers Health Fund Privacy Policy contains information about how an individual may access and seek correction of their personal information held by Teachers Health Fund and about how to complain to Teachers Health Fund about a breach of the Australian Privacy Principles. An abridged version of the Teachers Health Fund Privacy Policy may be accessed at [teachershealth.com.au](https://www.teachershealth.com.au) or request a copy by calling **1300 728 188**. Any enquiries and requests relating to the Privacy Act should be directed to the Privacy Officer telephone **1300 728 188** or [privacyofficer@teachershealth.com.au](mailto:privacyofficer@teachershealth.com.au)

Unless you opt out, Teachers Health Fund may contact a member by telephone, mail, electronic messages (including email), online and via other means with direct marketing material. If a member does not wish to receive such material, they can opt out at any time by calling **1300 728 188** or emailing [unsubscribe@teachershealth.com.au](mailto:unsubscribe@teachershealth.com.au)

When someone provides personal information about other individuals such as family members on their health insurance policy, Teachers Health Fund rely on that person having made them aware of the matters in this Privacy Notice and having obtained their consent on these matters.

## Feedback, disputes, complaints

Teachers Health Fund views complaints as an opportunity to maintain and enhance customer loyalty and support, and enhance our benefits and services to members. If you do have a complaint that you wish to raise with Teachers Health Fund, please contact us on **1300 728 188**, email [info@teachershealth.com.au](mailto:info@teachershealth.com.au) or write to Teachers Health Fund, GPO Box 9812, Sydney NSW 2001. To view a copy of our Customer Complaints Handling and Dispute Resolution Policy, visit [teachershealth.com.au](https://www.teachershealth.com.au) or contact us. All complaints will be treated confidentially and in accordance with our Privacy Policy.

## Private Health Insurance Ombudsman

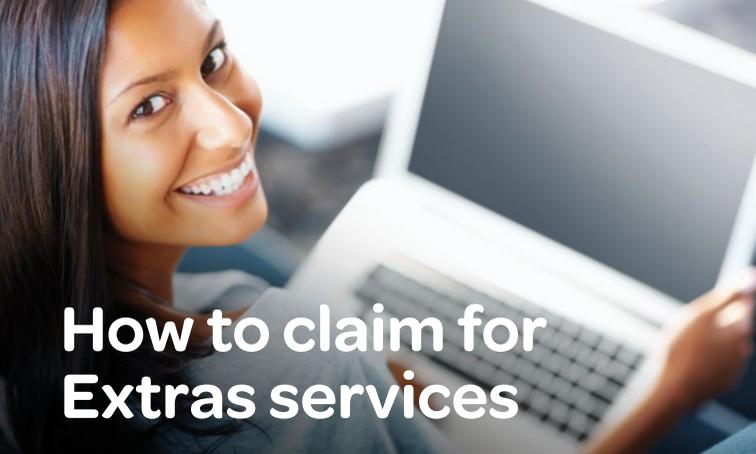
A person making a complaint has the right to lodge their complaint with the Private Health Insurance Ombudsman (PHIO). The PHIO is an independent body formed to help resolve complaints and provide advice and information. The PHIO can be contacted on 1300 362 072, email [phio.info@ombudsman.gov.au](mailto:phio.info@ombudsman.gov.au) or in writing at Private Health Insurance Ombudsman, GPO Box 442, Canberra ACT 2601 or visit [ombudsman.gov.au](https://www.ombudsman.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 to the code of conduct, Teachers Health Fund is committed to ensuring consumers receive the correct information in private health insurance from appropriately trained staff as well as clear and complete policy documentation, including information on internal and external dispute resolution processes. For more information visit [privatehealth.gov.au](https://www.privatehealth.gov.au) or contact us.

## Online member services (OMS)

Online member services provides you with access to your health insurance membership details 24 hours a day, seven days a week. It is an easy, convenient and secure way to manage your membership. To register simply visit [teachershealth.com.au](https://www.teachershealth.com.au)



# How to claim for Extras services

Claims can be made in several easy and convenient ways:

## On the spot

Simply present your membership card to participating providers to be swiped at the time of service and the claim will be processed automatically. You will only be required to pay the balance remaining after the Fund benefit has been paid. Just ask your service provider beforehand.

## Mobile app

For easy and convenient claiming, Teachers Health Fund offers a mobile claiming app for both Apple and Android devices. Simply take a photo of your receipt to submit your claim. It is important to keep your original receipts for two years. Claims can only be made for services received from recognised Australian providers. For more information and to download the app, visit [teachershealth.com.au](http://teachershealth.com.au)

## Online

Online claiming can be used for a range of Extras services. Simply log on to online member services and enter the required details. Payment of benefits will then be transferred into your nominated bank account within three business days. Please note, it is important to keep all receipts for Extras services received for two years as audits may be undertaken. Alternatively receipts can be submitted at the time of claiming. Claims can only be made for services received from recognised Australian providers. Visit [teachershealth.com.au](http://teachershealth.com.au) for more information.

## Complete a claim form (mail, in person, email)

Complete a claim form, attach your invoice or receipt and submit to us by mail, email, fax or in person at a Teachers Health Centre. We will deposit payment directly into your nominated account.

## Where fund benefits are not payable

Benefits are limited to one service per patient, per provider, per day. If a provider performs more than one consultation on the same day, the treatment that attracts the higher benefit will be paid. There are also certain circumstances that will prevent the payment of a claim:

- ✓ lodgement of claim two years or more after the date of service
- ✓ when you or someone on your membership have the right to recover costs from a third party or authority, either by law or by statute, or from any insurance or employment benefits scheme
- ✓ when no charge has been raised (service received free of charge)
- ✓ for any period during which your membership is unfinancial or suspended
- ✓ waiting periods have not been served
- ✓ provider is not recognised by Teachers Health Fund at the time the service is received
- ✓ the official receipt is not provided
- ✓ a member has been treated by a provider related to them
- ✓ for services not provided face-to-face (with the exception of tele-psychology services provided by registered psychologists)
- ✓ for hospital or general treatment received, or goods purchased overseas

# Some things are better shared...

Spread the word about Teachers Health Fund's great value health insurance to your family and colleagues. If you satisfy the Fund's eligibility criteria\*, the following family members can also join:

- ✓ spouse or partner
- ✓ former spouse or partner
- ✓ dependant children
- ✓ adult children (or their partner or dependant child)
- ✓ siblings (or their partner or dependant child)
- ✓ parents
- ✓ grandchildren

\* Refer to [teachershealth.com.au](http://teachershealth.com.au) for more information regarding eligibility.

# How to claim for Hospital services

Teachers Health Fund will pay benefits for your treatment when admitted to hospital (depending on your level of Hospital cover). Teachers Health Fund does not pay benefits for visits to doctors/specialists before or after your hospital stay.

## Hospital bills

If you are required to pay an excess upon admission, you will need to pay this directly to the hospital. You may need to make this payment when you are admitted or the hospital may bill you at a later date. Hospitals will usually bill the remainder of your account to Teachers Health Fund directly.

## Doctor and specialist bills

For treatment in hospital, Medicare pays 75% of the Medicare Benefits Schedule (MBS) and Teachers Health Fund pays 25% of the MBS.

For visits to your specialist before and after you go to hospital, Medicare pays 85% of the MBS and you pay the remainder of the account.

Doctors and specialists may charge above the MBS fee for a service, at their own discretion. This will leave a 'gap' between the MBS fee and the fees the doctor or specialist charges which will be your out-of-pocket expense.

## If your doctor has participated in the Access Gap Cover scheme

If your doctor has participated in the Access Gap Cover scheme generally the bills will be sent from your doctor or specialist directly to Teachers Health Fund for payment. If your doctor sends the bill to you, please forward it to us, do not take it to Medicare. Teachers Health Fund will then forward your claim to Medicare on your behalf and will pay your doctor or specialist directly.

## If your doctor has not participated in the Access Gap Cover scheme

If your doctor has not participated in the Access Gap Cover scheme please take the bill directly to Medicare. Medicare must process the claim before Teachers Health Fund can provide any benefit.

# Additional benefits

Teachers Health Fund provides more than simply health insurance to our members. We are also committed to supporting your health and wellbeing. The programs and services we offer also provide even greater value for money for your membership.

## Programs & services

Teachers Health Fund supports our members' health and wellbeing through quality, evidence-based health management programs and services. We offer eligible members access to highly experienced health professionals, including registered nurses, a credentialed diabetes educator, an accredited practicing dietitian and an accredited practicing exercise physiologist. These dedicated health professionals will guide and support members to help ensure the very best quality health care is received and positive health outcomes are achieved at any stage of life.

Programs and services include:

- New family program
- Rehabilitation at home
- Hospital care at home
- Weight loss/management
- Diabetes management
- Chronic disease management
- Mental wellness
- Transitioning from home to residential care

These programs and services are brought to members through Teachers Healthcare Services, an initiative of Teachers Health Fund.

Eligibility criteria apply. Visit [teachershealth.com.au](https://www.teachershealth.com.au) for more information.

## Health support

Online resources providing members with trusted health and wellbeing information to promote health literacy and independence.



Whatever is  
happening in  
your life...  
we are with you!



## Teachers Health Centres

Our Health Centres offer state-of-the-art dental, optical and allied health facilities. Visit us for exceptional customer service, quality products and treatment and special member benefits.

For more details of services available in your local Teachers Health Centre, visit [teachershealth.com.au](http://teachershealth.com.au)

### Dental

Members can access a range of No Gap\* preventative dental services which will be 100% covered\*, including:

- ✓ comprehensive oral examination
- ✓ panoramic and intra oral digital X-rays
- ✓ scale, clean and polish
- ✓ fluoride and other preventative treatments

### Optical

Members receive great discounts, including:

- ✓ 50% off<sup>^</sup> optical frames
- ✓ 25% off<sup>^</sup> sunglasses and contact lenses
- ✓ FREE<sup>\*\*</sup> retinal photo and OCT scans

### Physiotherapy

Members have access to Physio services in our Health Centres

- ✓ Pay only \$48<sup>#</sup> for an initial appointment

Visit [teachershealth.com.au](http://teachershealth.com.au) for store locations and opening hours. You can also shop at the optical online store for discounted prices and free postage to anywhere in Australia – visit [teachershealth.com.au](http://teachershealth.com.au)

- \* No Gap check-up is based on benefit entitlements and limit availability.
- Available to Teachers Health Fund members, maximum discount of \$250, frames must be purchased in conjunction with prescription lenses.
- <sup>^</sup> Up to a maximum discount of \$250.
- \*\* Only redeemable at Teachers Health Centre in conjunction with an eye examination.
- <sup>#</sup> Price is valid for an initial appointment only. Based on level of cover and available benefits. Offer subject to change without notification.

## Travel Insurance

With Travel Insurance through Teachers Health Fund, you can be confident that Allianz Global Assistance is there for you, when you need them. Different levels of cover are available to suit your needs and budget, including:

- ✓ Comprehensive
- ✓ Domestic
- ✓ Essentials
- ✓ Multi-trip
- ✓ Cancellation and Luggage

Obtain a quote and buy online at [teachershealth.com.au](http://teachershealth.com.au) or by calling **1300 728 188**.

<sup>^</sup> Offer is subject to change or removal at the discretion of Teachers Health Fund without notice and cannot be used in conjunction with any other offer or discount.

**Terms and Conditions:** Terms, conditions and exclusions apply. Any advice provided is general advice only and has not taken into consideration your individual objectives, financial situation or needs. Before making a decision in relation to these products, please consider the relevant Product Disclosure Statement - available at [teachershealth.com.au](http://teachershealth.com.au) or by calling **1300 728 188**. Teachers Federation Health Ltd ABN 86 097 030 414 AR 270 604 is an authorised representative of AGA Assistance Australia Pty Limited ABN 52 097 227 177 trading as Allianz Global Assistance (AFS Licence No.245631). Teachers Health Fund Travel Insurance is underwritten by Allianz Australia Insurance Limited ABN 15 000 122 850 (AFS Licence No. 234708) and issued and managed by Allianz Global Assistance. If you purchase travel insurance, Teachers Health Fund receives a commission which is a percentage of the premium - ask for more details before we provide you with any services on this product.

## General Insurance

Teachers Health Fund is now offering members a range of comprehensive insurance products:

- ✓ Home & Contents Insurance
- ✓ Landlord Insurance
- ✓ Motor Vehicle Insurance

For more information visit [teachershealth.com.au](http://teachershealth.com.au) or call **1300 728 188**.

\* Multi-policy discount is available on your first policy after renewal and is only available for Home & Contents, Landlord and Motor Vehicle policies that are purchased through the same financial institution.

Motor Vehicle Insurance, Home & Contents Insurance and Landlord Insurance (General Insurance) is arranged by Teachers Federation Health Ltd ABN 86 097 030 414, trading as Teachers Health Fund. Insurance products are issued and managed by QBE Insurance (Australia) Limited ABN 78 003 191 035 AFS Licence 239545. Teachers Health Fund is an Authorised Representative of QBE, Authorised Representative No. 270604.

Terms and Conditions apply. Cover limits are set out in the policy wording. When calculating your annual premium based upon the sum of periodic payments, this total annual premium may differ from our quoted annual premium due to the impact of standard rounding. If you purchase a policy, Teachers Health Fund receive a commission which is a percentage of your premium – ask us for more details.

We do not provide any advice on this insurance based on any consideration of your objectives, financial situation or needs. Before making a decision about your insurance needs, please refer to the Product Disclosure Statement available at [teachershealth.com.au](http://teachershealth.com.au) or by calling **1300 728 188**.

Members get 10% off their Travel Insurance<sup>^</sup>

Multi-policy discounts available\*





**teachershealth.com.au**

Email: **info@teachershealth.com.au**

Phone: **1300 728 188** (Monday – Thursday, 8am – 8pm,  
Friday 8am – 6pm and Saturday 8.30am – 12.30pm AEST)

Mobile and overseas callers: **+61 2 8346 2111**

Fax: **1300 728 388**

Mail: GPO Box 9812, Sydney, NSW 2001

## 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 – 5pm

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 Fund 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 Fund as well as applicable government legislation and laws. This brochure contains a summary of the main rules and conditions. Contribution rates and benefits are subject to change. This brochure should be read carefully and retained. Teachers Health Fund is a signatory to the Private Health Insurance Code of Conduct.

Teachers Federation Health Ltd. ABN 86 097 030 414 trading as Teachers Health Fund.  
A Registered Private Health Insurer.

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