

A woman with blonde hair, smiling, wearing a white blouse with lace detailing on the sleeves and hem, and dark trousers. She is standing in a hospital or clinic setting with a blue chair and a bulletin board in the background.

MID HOSPITAL

PRODUCT SHEET

**TEACHERS
HEALTH** 

We're for teachers

Effective 1 April 2018

MID HOSPITAL

As the name suggests, this is our mid-level cover. A step down from Top Hospital, it's still a fantastic option to get great cover for everyday health needs, but not expensive big-ticket services. You have the choice of a \$300 or \$500 excess. There's no excess for child dependants under 21.

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. Doctors can sometimes charge above the MBS fee, and that's when you'll have out-of-pocket costs - this is commonly known as the 'gap'.

	BENEFIT
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	n/a (fees are included in accommodation charges)

MEDICAL SERVICES

Choice of doctor	✓
Access Gap Cover	✓
Government approved surgically implanted prostheses (some prostheses may have out-of-pocket expenses)	✓

ACCESS GAP COVER

If your doctor chooses to participate in Access Gap Cover, there will be less for you to pay, or in some cases, nothing at all. Go to teachershealth.com.au/access-gap to find out more. You'll need to ask your doctor whether they are willing to participate in Access Gap, and they must provide written informed consent if there are any out-of-pocket expenses.

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.

	BENEFIT
HOSPITAL SERVICES	
All services where a Medicare benefit is payable, except those listed as restricted	✓
Removal of tonsils and adenoids	✓
Knee and shoulder investigations and reconstructions	✓
Appendicitis treatment	✓
Hernias	✓
Sterilisation and reversal of sterilisation	✓
Pregnancy and birth-related services	Restricted
Infertility treatments	Restricted
Hip, knee, shoulder and ankle replacements	Restricted
Coronary care and cardiothoracic surgery	Restricted
Dialysis procedures and treatments	Restricted
Major eye and eye lens surgery	Restricted
Bariatric surgery	Restricted
Psychiatric, rehabilitation and palliative care	Restricted
Services not covered by Medicare (e.g. cosmetic surgery, laser eye surgery)	✗

OTHER

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

IMPORTANT THINGS TO KNOW

WAITING PERIODS

HOSPITAL WAITING PERIODS

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

YOU MAY HAVE TO WAIT IF...

- You're new to private health insurance
- You upgrade your cover to:
 - Include things that weren't covered before
- You switch health funds:
 - And you increase your cover to include things that weren't covered before

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

EXCESS

Choosing an excess is a good way to keep your membership costs down. It's an agreed amount that you choose to pay only if you claim. You pay this amount directly to the hospital on your admission, and you'll only pay the total excess once per year, per person. If you reduce your level of excess, the higher excess will apply for the time periods listed under "Hospital Waiting Periods", including 12 months for any pre-existing conditions.

PRE-EXISTING CONDITIONS

A pre-existing condition is an ailment, illness or condition where the signs or symptoms existed during the six months before you joined Teachers Health or upgraded to a higher level of cover (even though a diagnosis may not have been made). Our Fund Medical Advisor will determine if a condition is classed as pre-existing, and if it is, you'll need to wait 12 months before your cover kicks in.

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.

CHEMOTHERAPY AND DIALYSIS

You will be covered for chemotherapy or dialysis received on a daily basis as long as:

- You've served relevant waiting periods
- The hospital you are receiving the treatment from has an agreement with Teachers Health and admits you as a daily patient.

RESTRICTED SERVICES

In a public hospital:

- We pay – accommodation in a shared room (as long as the hospital doesn't charge above the default rate set out by the Federal Government), and medical costs.
- You pay – any excess (if applicable), and any gap if your hospital charges above the default rate.

In a private hospital:

- We pay – the same amount we would pay if you went to a public hospital.
- You pay – any excess and the balance of accommodation costs, plus any theatre costs. This could be costly, so make sure you give us a call.

WHAT WE WON'T PAY

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 Prosthesis 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 not included in your cover or for which you are serving waiting periods
- Hospital treatment received overseas.

TEACHERS HEALTH

We're for teachers

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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. Contribution rates and benefits are subject to change. 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.

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