

# Cover at a glance

## Essential Extras



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

### What's covered?

Service	Covered	Overall limit (Service limits and sub-limits apply)	Waiting period
Dental			
General dental	✓	\$500 per person \$1,000 per family	2 months
Optical			
Frames, lenses and contact lenses	✓	\$165 per person \$330 per family	6 months
Body and mind therapies			
Chiropractic and osteopathy	✓	\$250 per person \$500 per family	2 months
Physiotherapy	✓	\$300 per person \$600 per family	
Podiatry	✓	\$200 per person \$400 per family	
Healthy lifestyle			
Weight management	✓	\$150 per person \$300 per family	12 months
Gym membership	✓		
Pilates	✓		
Yoga	✓		
Disease management subscriptions/ memberships	✓		
Health screening services/ preventative screening	✓		

### Complementary therapies

Acupuncture	✓	\$400 per person \$800 per family	2 months
Natural therapies	✓		
Remedial massage	✓		

### Medical health

Pharmaceuticals	✓	\$300 per person \$600 per family	2 months
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### Healthy lifestyle

Emergency Ambulance Transport (provided by State Government services)	✓	\$6,000 per person \$12,000 per family	1 day
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### What's not covered?

Service	Not covered
Major dental	✗
Orthodontia	✗
Mind and body therapies (not listed above)	✗
Medical appliances, including artificial aids, hearing aids and wheelchair purchase	✗
Home nursing	✗

If you wish to be covered for any of these services, please refer to [Top Extras cover](#)

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# Understanding Extras benefits

## Extras benefits

Teachers Health Fund benefits are based on a set benefit for each service, which is capped by an overall limit. Benefits are only paid for services received by Teachers Health Fund Recognised Providers, who are in a private practice.

If you are in any doubt, please contact us on **1300 728 188** or email **info@teachershealth.com.au**

Example

Service	Benefit available	Cost of service	Benefit paid
Frames	Up to \$100 (overall limit of \$165 per person, \$330 per family)	\$120	\$100
Physiotherapy – first visit	Up to \$40 (overall limit of \$300 per person, \$600 per family)	\$60	\$40
Remedial massage	Up to \$32 (overall limit of \$400 per person, \$800 per family)	\$50	\$32



## Calendar benefits

Benefits are based on a calendar year from 1 January each year, unless stated otherwise.

## Claiming benefits

Claiming Extras benefits is easy. You can either:

- ✓ Claim on-the-spot at a service provider simply by swiping your membership card.
- ✓ Claim online at **teachershealth.com.au**.
- ✓ Complete a claim form and post, fax or email it to Teachers Health Fund.
- ✓ Claim in person at a Teachers Health Fund Health Centre.

Claim forms and receipts need to be submitted to Teachers Health Fund within 24 months of receiving the goods or services.

[More information about Essential Extras](#)

