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# THANKS FOR COMPARING HEALTH INSURANCE

It's a good idea to read through the following pages to learn more about this policy. If you have any questions or need more information, chat with one of our health insurance specialists by calling **1800 46 29 55**.

**On the other hand, if you're ready to buy, here's what you need to do:**

1. Review the enclosed policy brochure to ensure it meets your health insurance needs
2. Buy direct at **comparethemarket.com.au**; or
3. Call **1800 46 29 55** to speak to one of our Health Insurance Specialists

Thank you for not  
getting muddle with  
**comparethameerkat.com.au**  
It is much appreciate!



Need assistance?  
Call **1800 46 29 55**

# 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](#)

Phone 1300 728 188  
Fax 1300 728 388  
info@teachershealth.com.au

Postal Address:  
GPO Box 9812  
Sydney NSW 2001

Locations:  
35 Reservoir Street  
Surry Hills NSW 2010

68 Macquarie Street  
Parramatta NSW 2150

142 Beaumont Street  
Hamilton NSW 2303

52 Bridge Road  
Richmond VIC 3121

teachershealth.com.au

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

TH-CS-EE-04/14

# 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](#)





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It's simple; we're here to help you save time and money off your next household bill. One quick search with **comparethemarket.com.au** can bring you results from some of Australia's award winning insurance and utility brands, so you can compare them side-by-side. We don't mark up policies, so if you do choose to purchase a product or service, you'll only be charged the provider's premium or fee.

So whether you're looking for car insurance, home and contents insurance or perhaps a better deal on your energy bill, compare with us. Visit our website for more information.

 **HEALTH**

 **INCOME**

 **CAR**

 **ENERGY**

 **TRAVEL**

 **ROADSIDE**

 **LIFE**

 **FUEL**

 **HOME**