

Cover at a glance

Top Extras



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

What's covered?

Service	Covered	Overall limit (Service limits and sub-limits apply)	Waiting period
Dental			
General dental	✓	Unlimited	2 months
Major dental	✓	From \$1,100	12 months
Orthodontia	✓	From \$1,500*	24 months
Optical			
Frames, lenses and contact lenses	✓	\$260 per person	6 months
Body and mind therapies			
Chiropractic and osteopathy	✓	\$450 per person	2 months
Physiotherapy	✓	\$800 per person	
Speech therapy	✓	\$600 per person	
Podiatry	✓	\$400 per person	
Occupational therapy	✓	\$500 per person	
Audiology	✓	Unlimited	
Dietician	✓	\$400 per person	
Psychology	✓	\$500 per person	
Complementary therapies			
Acupuncture	✓	\$600 per person	2 months
Natural therapies	✓		
Remedial massage	✓		

Healthy lifestyle			
Gym membership	✓	\$200 per person \$400 per family	12 months
Pilates	✓		
Weight management programs	✓		
Yoga	✓		
Disease management subscriptions/ memberships	✓		
Health screening services preventative screening	✓		
Medical health			
Pharmaceuticals	✓	\$800 per person	2 months
Home nursing	✓	\$800 per person	
Medical appliances			
CPAP machine	✓	\$800 per person*	12 months
Artificial aids including blood pressure monitor	✓	\$1,200 per person (sub-limits apply)	2 months
Wheelchair purchase	✓	\$1,900 per person (sub-limit applies for a manual wheel chair)*	24 months
Emergency ambulance			
Emergency Ambulance Transport (Provided by State Government services)	✓	\$6,000 per person \$12,000 per family	1 day

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

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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 \$260 per person)	\$120	\$100
Crown	Up to \$650 (increasing overall limit per person for major dental) Yr 1 - \$1,100 Yr 2 - \$1,600 Yr 3 - \$2,100 Yr 4 - \$2,600 Yr 5 - \$2,800	\$500	\$500
Remedial massage	Up to \$32 (overall limit of \$600 per person)	\$50	\$32

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. Any other loyalty limits accrued at other health funds are not transferrable.

Calendar benefits

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

*Orthodontia benefits are provided once per person, in a lifetime, hearing aids are limited to one pair, every three calendar years and CPAP machines are limited to one device every three years.

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 Top Extras](#)

