# 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.



### For the well-being of teachers & their families.

#### What's covered?

Service	Covered	Overall limit (Service limits and sub-limits apply)	Waiting period		
Dental					
General dental	<b>✓</b>	Unlimited	2 months		
Major dental	<b>/</b>	From \$1,100	12 months		
Orthodontia	<b>/</b>	From \$1,500	24 months		
Optical					
Frames, lenses and contact lenses	<b>✓</b>	\$250 per person	6 months		
Body and mind therapies					
Chiropractic and osteopathy	<b>✓</b>	\$450 per person			
Physiotherapy	$\checkmark$	\$800 per person			
Speech therapy	$\checkmark$	\$600 per person			
Podiatry	$\checkmark$	\$400 per person	2 months		
Occupational therapy	<b>✓</b>	\$500 per person			
Audiology	<b>/</b>	Unlimited			
Dietician	<b>✓</b>	\$400 per person			
Psychology	<b>/</b>	\$500 per person	12 months		
Complementary therapies					
Acupuncture	$\checkmark$		2 months		
Natural therapies	<b>/</b>	\$600 per person			
Remedial massage	<b>✓</b>				

Healthy lifestyle					
Gym membership	<b>/</b>		12 months		
Pilates	<b>✓</b>				
Weight management programs	<b>✓</b>				
Yoga	<b>✓</b>	\$200 per person			
Disease management subscriptions/ memberships	<b>✓</b>	\$400 per family			
Health screening services/preventative screening	<b>✓</b>				
Medical health					
Pharmaceuticals	<b>/</b>	\$800 per person	0 11		
Home nursing	<b>/</b>	\$800 per person	2 months		
Medical appliances					
Sleep apnoea monitor	<b>✓</b>	\$800 per person	12 months		
Artificial aids including blood pressure monitor	<b>✓</b>	\$1,200 per person	2 months		
Wheelchair purchase	<b>✓</b>	\$1,900 per person	24 months		
Emergency ambulance					
Emergency Ambulance Transport (Provided by State Government services)	<b>✓</b>	\$6,000 per person \$12,000 per family	1 day		

## **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 \$90 (overall limit of \$250 per person)	\$120	\$90
Crown	Up to \$650 (increasing overall limit per person for major dental)  Yr1-\$1,100 Yr2-\$1,600 Yr3-\$2,100 Yr4-\$2,600 Yr5-\$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. However, orthodontia benefits are provided once per person, in a lifetime and hearing aids are limited to one pair, every three calendar years.

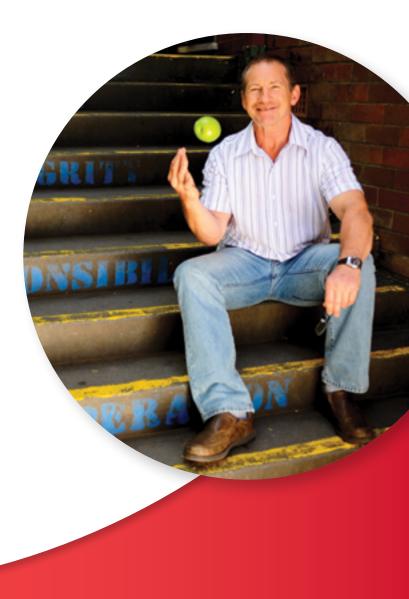
#### **Claiming benefits**

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 Member Care 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



This sheet provides an overview of the main rules and conditions associated with this cover. You are encouraged to contact Teachers Health Fund on 1300 728 188 if you have any questions regarding this cover, prior to making a purchasing decision. Policyholders are subject to the rules and conditions of Teachers Health Fund as well as applicable government legislation and rules. Benefits, rules and conditions are subject to change. This sheet should be read carefully and retained. Teachers Health Fund is a signatory to the Private Health Insurance Code of Conduct.