

Cover at a glance

Essential Extras

Essential Extras provides benefits for a range of core, everyday 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	✓	\$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
Emergency ambulance			
Emergency Ambulance Transport (provided by State Government services)	✓	\$6,000 per person \$12,000 per family	1 day

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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52 Bridge Road
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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 \$90 (overall limit of \$165 per person, \$330 per family)	\$120	\$90
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 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 Essential Extras](#)

