

Cover at a glance

StarterPak



StarterPak is a combined Hospital and Extras cover for members who are young and healthy, who don't want to pay top dollar for services they may not need.

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Hospital component

Services covered in an Agreement Private Hospital	Services not covered at all	Services covered in a shared room of a Public Hospital
✓ Removal of tonsils and adenoids	✗ Hip and knee joint replacements	✓ All other services where a Medicare benefit is payable (excluding services listed as 'not covered at all')
✓ Knee and shoulder investigations and reconstructions	✗ Coronary care and cardiothoracic procedures	
✓ Appendicitis treatment	✗ Dialysis procedures and treatments	
✓ Hernias	✗ Glaucoma and eximer laser eye surgery	
✓ Accidents that require immediate attention (within 24 hours)	✗ Pregnancy and birth related services	
✓ Removal of wisdom teeth*	✗ Infertility investigation and treatment	
	✗ Services not covered by Medicare – for example cosmetic surgery	

Hospital benefits

- ✓ **Accommodation** in a private (where available) or shared room in a public and Agreement Private Hospital - depending on the type of service received (see above for details).
- ✓ **Doctor or specialist fees** for services provided in a hospital, as an admitted patient.
- ✓ **Access Gap Cover** If your doctor or specialist charges you under this scheme, your out-of-pocket expenses will be reduced or eliminated.
- ✓ **Emergency Ambulance Transport** for an accident or medical emergency by approved ambulance providers.

Which services/ items may attract out-of-pocket expenses?

- If your doctor or specialist charges above the Medicare Benefits Schedule (MBS) fee, you will be required to pay the difference.
You should always ask your doctor if they will provide treatment under Access Gap Cover
- Services received at a **non-Agreement Private Hospital**
- Any **pharmaceuticals** not covered by agreements including some high cost items not covered under the Government Pharmaceuticals Benefit Scheme (PBS)

- Some **surgically implanted prostheses**.
- Optional add-ons during your stay in a hospital including telephone charges, TV hire, internet usage and any other items of a non-medical nature.
- * Cover for the removal of wisdom teeth includes hospital charges only. Dental charges may incur out of pocket costs. Please contact us for details

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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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Extras component

Services		Overall limits (Service limits and sub-limits apply)
Dental (2 month waiting period)		
General dental	✓	\$500 per person \$1,000 per family
Optical (6 month waiting period)		
Frames, lenses and contact lenses	✓	\$165 per person \$330 per family
Body and mind therapies (2 month waiting period)		
Chiropractic and osteopathy	✓	\$300 per person \$600 per family
Physiotherapy	✓	
Complementary therapies (2 month waiting period)		
Acupuncture	✓	\$200 per person \$400 per family
Natural therapies	✓	
Remedial massage	✓	
Healthy lifestyle (12 month waiting period)		
Weight management	✓	\$150 per person \$300 per family
Gym membership	✓	
Pilates	✓	
Yoga	✓	
Disease management subscriptions/ memberships	✓	
Health screening services/preventative screening	✓	
Medical health (2 month waiting period)		
Pharmaceuticals	✓	\$400 per person \$800 per family



Understanding StarterPak

Hospital component information

Important Information

Prior to treatment in a private hospital
1. Contact us to : <ul style="list-style-type: none">• Ensure you are covered for the treatment / surgery and to check if any waiting periods apply• Check if your hospital of choice has an agreement with us.
2. Obtain a quote from your treating doctor or specialist.
Ask your doctor or specialist:
<ul style="list-style-type: none">• If they will bill you as an Access Gap Cover patient, as this may reduce or eliminate your out-of-pocket expenses• For Informed Financial Consent so you are aware of any doctor or specialist-related out-of-pocket expenses including anaesthetist or assistant surgeon's fees.

Descriptions

Agreement Private Hospital

An Agreement Private Hospital is a participating private or same day hospital with accommodation and theatre arrangements specifically negotiated for members of Teachers Health Fund. If you choose a hospital that does not have an agreement in place, you may incur significant out-of-pocket expenses. Over 90% of Australian hospitals and day surgeries have an agreement with Teachers Health Fund.

[Check if your hospital holds an agreement with Teachers Health Fund.](#)

Access Gap Cover

Access Gap Cover is a billing scheme that aims to reduce or eliminate your out-of-pocket expenses for doctors and specialist services received in hospital.

You can search for a list of doctors and specialists who have utilised Access Gap Cover in the past [via the Access Gap Cover search](#). However, this does not guarantee that they will agree to apply this scheme to every patient. It pays to always ask.

Pre-existing conditions

A pre-existing condition is an illness, ailment or condition where the signs or symptoms existed at any time during the six months before taking out private health insurance or transferring to a higher level of cover. This rule applies to new members to private health insurance and existing members who are upgrading their level of cover.

If you are a new member to private health insurance you will have to wait 12 months before you can receive benefits for items or services related to a pre-existing condition.

If you change to a higher level of cover, you may have to wait 12 months to receive benefits, including benefits for services not previously covered.

A 12 month waiting period applies to all pre-existing conditions except pregnancy and birth related services (nine month waiting period) and psychiatric, palliative care and rehabilitation (two month waiting period).

Waiting periods

Hospital waiting periods	Calendar months
Pre-existing conditions	12 months
Psychiatric treatment, rehabilitation and palliative care	2 months
All other hospital services	2 months
Emergency Ambulance transport	1 day



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Extras component information

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)	\$40	\$40

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 StarterPak](#)

