



Teachers Health

Top Extras

Restricted Insurer

**\$98.25 / month**

(Before Rebate, Discount &amp; Loading)

Available in QLD

You may be entitled to an Australian Government Rebate on the above premium. Your premium may also include an insurer discount. Check with your insurer for details.

**This policy covers:** Only one person.

**Restricted insurer:** Membership of this insurer is restricted to education union members and their families

We've partnered with a network of optical and dental providers Australia-wide to give members greater access to high quality treatment and exclusive discounts, including 'no gap' offers. See <https://www.teachershealth.com.au/members/find-a-provider/member-wellbeing-network/>.

**Policy ID: NTF/I1/QBPC10**

**Source:** [Private Health Information Statement \(PHIS\)](#)

## Extras Cover

**This policy includes General treatment (Extras) cover for**

Note, for treatments marked with \*: Benefits for major dental and hearing aids have increasing annual limits based on years of continuous membership on our Top Extras cover. Benefits for speech therapy are \$80 for the first visit, \$70 for visits 2-6 and \$45 for subsequent visits. Childbirth education classes must be provided by a registered nurse or midwife.

Treatment & waiting period (months)	Benefit limits per 12 months unless otherwise stated	Examples of maximum benefits
✓ Acupuncture	2 <b>\$600 per policy</b> combined limit for acupuncture, chinese medicine, remedial massage & other services	<ul style="list-style-type: none"> <li>Initial visit: \$38</li> <li>Subsequent visit: \$38</li> </ul>
✓ Ante-natal/Post-natal classes	2 <b>\$300 per policy</b>	<ul style="list-style-type: none"> <li>Initial visit: \$300</li> </ul>
✓ Audiology	2 <b>No annual limit</b>	<ul style="list-style-type: none"> <li>Initial visit: \$45</li> <li>Subsequent visit: \$45</li> </ul>
✓ Blood glucose monitors	2 <b>\$160 per policy</b>	<ul style="list-style-type: none"> <li>Per monitor: \$160</li> </ul>
✓ Chinese medicine	2 <b>\$600 per policy</b> combined limit for acupuncture, chinese medicine, remedial massage & other services	<ul style="list-style-type: none"> <li>Initial visit: \$38</li> <li>Subsequent visit: \$38</li> </ul>
✓ Chiropractic	2 <b>\$480 per policy</b> combined limit for chiropractic, osteopathy & other services sub-limits apply	<ul style="list-style-type: none"> <li>Initial visit: \$55</li> <li>Subsequent visit: \$40</li> </ul>
✓ Dietetics/dietary advice	2 <b>\$400 per policy</b>	<ul style="list-style-type: none"> <li>Initial visit: \$60</li> <li>Subsequent visit: \$40</li> </ul>

<b>✓ Endodontic*</b>	12	<b>\$1,300 per policy</b> combined limit for endodontic & major dental	<ul style="list-style-type: none"> <li>• Filling of one root canal: \$160</li> </ul>
<b>✓ Exercise physiology</b>	2	<b>\$800 per policy</b> combined limit for exercise physiology, eye therapy (orthoptics), physiotherapy & other services	<ul style="list-style-type: none"> <li>• Initial visit: \$55</li> <li>• Subsequent visit: \$40</li> </ul>
<b>✓ Eye therapy (orthoptics)</b>	2	<b>\$800 per policy</b> combined limit for exercise physiology, eye therapy (orthoptics), physiotherapy & other services	<ul style="list-style-type: none"> <li>• Initial visit: \$40</li> <li>• Subsequent visit: \$35</li> </ul>
<b>✓ General dental</b>	2	<b>No annual limit</b> sub-limits apply	<ul style="list-style-type: none"> <li>• Fluoride treatment: \$27</li> <li>• Scale &amp; clean: \$70</li> <li>• Periodic oral examination: \$40</li> </ul>
<b>✓ Health management / Healthy lifestyle</b>	6	<b>\$250 per policy</b> sub-limits apply	<ul style="list-style-type: none"> <li>• Health management: \$250</li> </ul>
<b>✓ Hearing aids*</b>	12	<b>\$1,200 per policy</b>	<ul style="list-style-type: none"> <li>• Hearing aid: \$600</li> </ul>
<b>✓ Home nursing</b>	2	<b>\$800 per policy</b>	<ul style="list-style-type: none"> <li>• Initial visit: \$95</li> <li>• Subsequent visit: \$33</li> </ul>
<b>✓ Major dental*</b>	12	<b>\$1,300 per policy</b> combined limit for endodontic & major dental	<ul style="list-style-type: none"> <li>• Surgical tooth extraction: \$135</li> <li>• Full crown veneered: \$750</li> </ul>
<b>✓ Non PBS pharmaceuticals</b>	2	<b>\$800 per policy</b> combined limit for non pbs pharmaceuticals & vaccinations sub-limits apply	<ul style="list-style-type: none"> <li>• Per eligible prescription: \$60</li> </ul>
<b>✓ Occupational therapy</b>	2	<b>\$500 per policy</b> sub-limits apply	<ul style="list-style-type: none"> <li>• Initial visit: \$70</li> <li>• Subsequent visit: \$44</li> </ul>
<b>✓ Optical</b>	6	<b>\$260 per policy</b>	<ul style="list-style-type: none"> <li>• Multi-focal lenses &amp; frames: \$260</li> <li>• Single vision lenses &amp; frames: \$260</li> </ul>
<b>✓ Orthodontic*</b>	12	<b>\$2,500 per policy</b> \$2,500 lifetime limit	<ul style="list-style-type: none"> <li>• Braces for upper &amp; lower teeth, including removal plus fitting of retainer: \$2500</li> </ul>
<b>✓ Orthotics (podiatric orthoses)</b>	2	<b>\$200 per policy</b>	<ul style="list-style-type: none"> <li>• Orthotics supply &amp; fit: \$100</li> </ul>
<b>✓ Osteopathy</b>	2	<b>\$480 per policy</b> combined limit for chiropractic, osteopathy & other services	<ul style="list-style-type: none"> <li>• Initial visit: \$55</li> <li>• Subsequent visit: \$40</li> </ul>
<b>✓ Physiotherapy</b>	2	<b>\$800 per policy</b> combined limit for exercise physiology, eye therapy (orthoptics), physiotherapy & other services sub-limits apply	<ul style="list-style-type: none"> <li>• Initial visit: \$55</li> <li>• Subsequent visit: \$40</li> </ul>
<b>✓ Podiatry</b>	2	<b>\$400 per policy</b> sub-limits apply	<ul style="list-style-type: none"> <li>• Initial visit: \$55</li> <li>• Subsequent visit: \$40</li> </ul>
<b>✓ Psychology</b>	2	<b>\$600 per policy</b>	<ul style="list-style-type: none"> <li>• Initial visit: \$100</li> <li>• Subsequent visit: \$72</li> </ul>

<b>✓ Remedial massage</b>	<b>2</b>	<b>\$600 per policy</b>	combined limit for acupuncture, chinese medicine, remedial massage & other services	<ul style="list-style-type: none"><li>Initial visit: \$38</li><li>Subsequent visit: \$38</li></ul>
<b>✓ Speech therapy</b>	<b>2</b>	<b>\$600 per policy</b>		<ul style="list-style-type: none"><li>Initial visit: \$80</li><li>Subsequent visit: \$45</li></ul>
<b>✓ Vaccinations</b>	<b>2</b>	<b>\$800 per policy</b>	combined limit for non pbs pharmaceuticals & vaccinations	<ul style="list-style-type: none"><li>Per service: \$60</li></ul>

## Ambulance cover

Ambulance cover is provided by the State government for Queensland residents (<https://www.ambulance.qld.gov.au>). This includes cover whilst interstate.

For further information about this policy see: <https://www.teachershealth.com.au/health-insurance/our-products/emergency-ambulance/>

## Insurer Details



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Restricted Insurer

**\$98.25 / month**

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Available in QLD

Call now **1300 728 188**  
Sponsor link

**Teachers Health**  
 <http://www.teachershealth.com.au>  
 [info@teachershealth.com.au](mailto:info@teachershealth.com.au)  
 1300 728 188

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