



Teachers Health  
Top Extras

Restricted Insurer

**\$91.28 / month**  
(Before Rebate, Discount & Loading)  
Available in VIC

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/VBPL10

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>

✓ Endodontic*	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>
✓ Exercise physiology	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>
✓ Eye therapy (orthoptics)	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>
✓ General dental	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>
✓ Health management / Healthy lifestyle	6	<b>\$250 per policy</b> sub-limits apply	<ul style="list-style-type: none"> <li>Health management: \$250</li> </ul>
✓ Hearing aids*	12	<b>\$1,200 per policy</b>	<ul style="list-style-type: none"> <li>Hearing aid: \$600</li> </ul>
✓ Home nursing	2	<b>\$800 per policy</b>	<ul style="list-style-type: none"> <li>Initial visit: \$95</li> <li>Subsequent visit: \$33</li> </ul>
✓ Major dental*	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>
✓ Non PBS pharmaceuticals	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>
✓ Occupational therapy	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>
✓ Optical	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>
✓ Orthodontic*	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>
✓ Orthotics (podiatric orthoses)	2	<b>\$200 per policy</b>	<ul style="list-style-type: none"> <li>Orthotics supply &amp; fit: \$100</li> </ul>
✓ Osteopathy	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>
✓ Physiotherapy	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>
✓ Podiatry	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>
✓ Psychology	2	<b>\$600 per policy</b>	<ul style="list-style-type: none"> <li>Initial visit: \$100</li> <li>Subsequent visit: \$72</li> </ul>

✓ Remedial massage	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>
✓ Speech therapy	2	<b>\$600 per policy</b>	<ul style="list-style-type: none"><li>Initial visit: \$80</li><li>Subsequent visit: \$45</li></ul>
✓ Vaccinations	2	<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

In VIC this policy provides:

Emergency: With a waiting period of 1 day, limited to \$6,000 per person per year.

Call-out fees: Will be paid for each attendance, including emergency treatment without transport to hospital.

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

## Insurer Details



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Call now **1300 728 188**  
Sponsor link

Teachers Health

<http://www.teachershealth.com.au>

[info@teachershealth.com.au](mailto:info@teachershealth.com.au)

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