

**Teachers Health**

## Basic Extras

**Restricted Insurer****\$90.25 / month**

(Before Rebate, Discount &amp; 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:** One adult & dependants, including non-student dependants (2 or more people, only one of whom is an adult).

Children (0 - 17), non-classified\* dependant (18 - 20), students (21 - 31) and non-students (21 to 31), as well as persons with a disability who qualify as a child, non-classified\* dependant, student and non-student in these age ranges.

\*Non-classified dependant: A non-classified dependant is a dependent child over the age of 17 and under the age of 21.

**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/15/VDEZ1Y

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

## Extras Cover

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

| Treatment & waiting period (months) | Benefit limits per 12 months unless otherwise stated | Examples of maximum benefits |
|-------------------------------------|--|------------------------------|
|-------------------------------------|--|------------------------------|

|                            |  |   |
|----------------------------|--|---|
| ✓ Acupuncture              | 2 <b>\$500 per person up to \$1,000 per policy</b><br>combined limit for acupuncture, chinese medicine, chiropractic, dietetics/dietary advice, exercise physiology, non pbs pharmaceuticals, osteopathy, physiotherapy, psychology, remedial massage & vaccinations | <ul style="list-style-type: none"> <li>Initial visit: \$22</li> <li>Subsequent visit: \$22</li> </ul> |
| ✓ Chinese medicine         | 2 <b>\$500 per person up to \$1,000 per policy</b><br>combined limit for acupuncture, chinese medicine, chiropractic, dietetics/dietary advice, exercise physiology, non pbs pharmaceuticals, osteopathy, physiotherapy, psychology, remedial massage & vaccinations | <ul style="list-style-type: none"> <li>Initial visit: \$22</li> <li>Subsequent visit: \$22</li> </ul> |
| ✓ Chiropractic             | 2 <b>\$500 per person up to \$1,000 per policy</b><br>combined limit for acupuncture, chinese medicine, chiropractic, dietetics/dietary advice, exercise physiology, non pbs pharmaceuticals, osteopathy, physiotherapy, psychology, remedial massage & vaccinations | <ul style="list-style-type: none"> <li>Initial visit: \$30</li> <li>Subsequent visit: \$30</li> </ul> |
| ✓ Dietetics/dietary advice | 2 <b>\$500 per person up to \$1,000 per policy</b><br>combined limit for acupuncture, chinese medicine, chiropractic, dietetics/dietary advice, exercise physiology, non pbs pharmaceuticals, osteopathy, physiotherapy, psychology, remedial massage & vaccinations | <ul style="list-style-type: none"> <li>Initial visit: \$22</li> <li>Subsequent visit: \$22</li> </ul> |

|  |   |  |  |
|--|---|--|--|
| <b>✓ Exercise physiology</b>                   | 2 | <b>\$500 per person up to \$1,000 per policy</b><br>combined limit for acupuncture, chinese medicine, chiropractic, dietetics/dietary advice, exercise physiology, non pbs pharmaceuticals, osteopathy, physiotherapy, psychology, remedial massage & vaccinations | <ul style="list-style-type: none"> <li>Initial visit: \$30</li> <li>Subsequent visit: \$30</li> </ul>  |
| <b>✓ General dental</b>                        | 2 | <b>\$400 per person up to \$800 per policy</b><br>sub-limits apply   | <ul style="list-style-type: none"> <li>Fluoride treatment: \$20</li> <li>Scale &amp; clean: \$35</li> <li>Periodic oral examination: \$20</li> </ul>         |
| <b>✓ Health management / Healthy lifestyle</b> | 6 | <b>\$150 per person up to \$300 per policy</b><br>sub-limits apply   | <ul style="list-style-type: none"> <li>Health management: 100% of charge</li> </ul>  |
| <b>✓ Non PBS pharmaceuticals</b>               | 2 | <b>\$500 per person up to \$1,000 per policy</b><br>combined limit for acupuncture, chinese medicine, chiropractic, dietetics/dietary advice, exercise physiology, non pbs pharmaceuticals, osteopathy, physiotherapy, psychology, remedial massage & vaccinations | <ul style="list-style-type: none"> <li>Per eligible prescription: \$25</li> </ul>  |
| <b>✓ Optical</b>                               | 6 | <b>\$150 per person up to \$300 per policy</b>   | <ul style="list-style-type: none"> <li>Multi-focal lenses &amp; frames: 100% of charge</li> <li>Single vision lenses &amp; frames: 100% of charge</li> </ul> |
| <b>✓ Osteopathy</b>                            | 2 | <b>\$500 per person up to \$1,000 per policy</b><br>combined limit for acupuncture, chinese medicine, chiropractic, dietetics/dietary advice, exercise physiology, non pbs pharmaceuticals, osteopathy, physiotherapy, psychology, remedial massage & vaccinations | <ul style="list-style-type: none"> <li>Initial visit: \$30</li> <li>Subsequent visit: \$30</li> </ul>  |
| <b>✓ Physiotherapy</b>                         | 2 | <b>\$500 per person up to \$1,000 per policy</b><br>combined limit for acupuncture, chinese medicine, chiropractic, dietetics/dietary advice, exercise physiology, non pbs pharmaceuticals, osteopathy, physiotherapy, psychology, remedial massage & vaccinations | <ul style="list-style-type: none"> <li>Initial visit: \$30</li> <li>Subsequent visit: \$30</li> </ul>  |
| <b>✓ Psychology</b>                            | 2 | <b>\$500 per person up to \$1,000 per policy</b><br>combined limit for acupuncture, chinese medicine, chiropractic, dietetics/dietary advice, exercise physiology, non pbs pharmaceuticals, osteopathy, physiotherapy, psychology, remedial massage & vaccinations | <ul style="list-style-type: none"> <li>Initial visit: \$45</li> <li>Subsequent visit: \$45</li> </ul>  |
| <b>✓ Remedial massage</b>                      | 2 | <b>\$500 per person up to \$1,000 per policy</b><br>combined limit for acupuncture, chinese medicine, chiropractic, dietetics/dietary advice, exercise physiology, non pbs pharmaceuticals, osteopathy, physiotherapy, psychology, remedial massage & vaccinations | <ul style="list-style-type: none"> <li>Initial visit: \$22</li> <li>Subsequent visit: \$22</li> </ul>  |
| <b>✓ Vaccinations</b>                          | 2 | <b>\$500 per person up to \$1,000 per policy</b><br>combined limit for acupuncture, chinese medicine, chiropractic, dietetics/dietary advice, exercise physiology, non pbs pharmaceuticals, osteopathy, physiotherapy, psychology, remedial massage & vaccinations | <ul style="list-style-type: none"> <li>Per service: \$25</li> </ul>  |

**This policy does not include General treatment (Extras) cover for**

|                                 |                        |                                  |
|---------------------------------|------------------------|----------------------------------|
| ✗ Ante-natal/Post-natal classes | ✗ Hearing aids         | ✗ Orthotics (podiatric orthoses) |
| ✗ Audiology                     | ✗ Home nursing         | ✗ Podiatry                       |
| ✗ Blood glucose monitors        | ✗ Major dental         | ✗ Speech therapy                 |
| ✗ Endodontic                    | ✗ Occupational therapy |                                  |
| ✗ Eye therapy (orthoptics)      | ✗ Orthodontic          |                                  |

## Ambulance cover

In VIC this policy provides:

Emergency: With a waiting period of 1 day, limited to \$6,000 per person per year up to \$12,000 per policy 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

**Teachers Health**

Basic Extras

**Restricted Insurer****\$90.25 / month**

(Before Rebate, Discount &amp; Loading)

Available in VIC

**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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