

**Teachers Health**  
**Basic Hospital (Basic Plus)**

Restricted Insurer

**\$131.07 / 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 a Lifetime Health Cover Loading or 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

- This policy exempts you from the Medicare Levy Surcharge.
- This policy does not provide accident cover.
- This policy does not provide benefits for travel or accommodation outside of hospital.

**Policy ID:** NTF/J10/QAVR10**Source:** Private Health Information Statement (PHIS)

## Hospital Cover

✓ Covered

R Restricted Cover

✗ Not Covered

**This policy includes cover for**

- |   |                                   |  |
|---|-----------------------------------|--|
| R Assisted reproductive services                          | R Ear, nose and throat            | R Miscarriage and termination of pregnancy                       |
| R Back, neck and spine                                    | R Eye (not cataracts)             | R Pain management  |
| R Blood   | R Gastrointestinal endoscopy      | R Pain management with device                                    |
| R Bone, joint and muscle                                  | R Gynaecology                     | R Palliative care  |
| R Brain and nervous system                                | R Heart and vascular system       | R Plastic and reconstructive surgery (medically necessary)       |
| R Breast surgery (medically necessary)                    | ✓ Hernia and appendix             | R Podiatric surgery (provided by a registered podiatric surgeon) |
| R Cataracts   | R Hospital psychiatric services   | R Pregnancy and birth  |
| R Chemotherapy, radiotherapy and immunotherapy for cancer | R Implantation of hearing devices | R Rehabilitation   |
| ✓ Dental surgery  | ✓ Joint reconstructions           | R Skin   |
| R Diabetes management (excluding insulin pumps)           | R Joint replacements              | R Sleep studies  |
| R Dialysis for chronic kidney failure                     | R Kidney and bladder              | ✓ Tonsils, adenoids and grommets                                 |
| R Digestive system  | R Lung and chest                  | R Weight loss surgery  |
|   | R Male reproductive system        |  |

**This policy does not include cover for**

- ✗ Insulin pumps

The benefits paid for hospital treatment will depend on the type of cover you purchase and whether your fund has an agreement in place with the hospital in which you are treated. See 'Agreement Hospitals' on [privatehealth.gov.au](http://privatehealth.gov.au) for which hospitals have arrangements with your insurer – <https://privatehealth.gov.au/dynamic/agreementhospitals>.

Under this policy, you may have to pay out-of-pocket costs above what you get from Medicare or your private health insurer. Before you go to hospital, you should ask your doctors, hospital and health insurer about any out-of-pocket costs that may apply to you.

**The following payments may also apply for hospital admissions**

**Excess:** You will have to pay an excess of \$300 per admission. This is limited to a maximum of \$300 per person and \$300 per policy per year.

**Co-payments:** No co-payments

**The following waiting periods for hospital admissions apply to new or upgrading members****Waiting periods:**

- 2 months for palliative care, rehabilitation and hospital psychiatric treatments, even if pre-existing
- 12 months for other pre-existing conditions
- 9 months for pregnancy and birth (obstetrics)
- 2 months for all other treatments

**Gap Cover**

This provider offers 'known gap' or 'no gap' cover for medical bills for this product. The Medical Costs Finder (<https://www.health.gov.au/resources/apps-and-tools/medical-costs-finder>) lets you find out more about the cost of specialist medical services.

**Other features of this hospital cover**

If your doctor or specialist participates in our Access Gap Cover scheme, you may be able to reduce or eliminate your out-of-pocket medical costs. In addition, through Teachers Healthcare Services eligible members can connect with dedicated care coordinators to support them with hospital treatment, having a baby, or managing their physical and/or mental health.

## 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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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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Private Health Information Statement is available from the Private Health Insurance Ombudsman website at <https://privatehealth.gov.au/dynamic/Premium/PHIS/NTF/J10/QAVR10>