

**Teachers Health**

Basic Hospital (Basic Plus)

Restricted Insurer**\$255.59 / month**

(Before Rebate, Discount & 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: 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

- 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/QAWK1Y**Source:** [Private Health Information Statement \(PHIS\)](#)

Hospital Cover

 Covered Restricted Cover Not Covered**This policy includes cover for**

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

Excess payments do not apply to hospital admissions for dependants.

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



Teachers Health
Basic Hospital (Basic Plus)
Restricted Insurer

\$255.59 / month

(Before Rebate, Discount & Loading)

Available in QLD

Call now **1300 728 188**
Sponsor link

Teachers Health
 <http://www.teachershealth.com.au>
 info@teachershealth.com.au
 1300 728 188

Disclaimer: This document is not a Private Health Information Statement (PHIS), and it is not intended to replace that document. The details contained in the **healthslips.com.au Policy Information** was provided by the insurer to the Australian Government. It is intended as general information. It may not take into account your circumstances. For further information contact the insurer. Information used is Licensed from the Commonwealth of Australia under a Creative Commons 3.0 licence.

Private Health Information Statement is available from the Private Health Insurance Ombudsman website at
<https://privatehealth.gov.au/dynamic/Premium/PHIS/NTF/J10/QAWK1Y>