

**Teachers Health**

StarterPak (Basic Plus)

Restricted Insurer**\$304.90 / month**

(Before Rebate, Discount & Loading)

Available in NSW & ACT

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 (2 or more people, only one of whom is an adult).

Children (0 - 17), non-classified* dependant (18 - 20) and students (21 - 31), as well as persons with a disability who qualify as a child, non-classified* dependant and 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 provides accident cover - check with insurer for details.
- This policy does not provide benefits for travel or accommodation outside of hospital.

Policy ID: NTF/J5/NBQL1D**Source:** [Private Health Information Statement \(PHIS\)](#)

Hospital Cover

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

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

This policy does not include cover for

 Assisted reproductive services	 Insulin pumps	 Miscarriage and termination of pregnancy
 Dialysis for chronic kidney failure	 Joint replacements	 Pregnancy and birth
 Heart and vascular system	 Lung and chest	

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:** No excess**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
- 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

Includes accident 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, or managing their physical and/or mental health.

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/>.

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Extras Cover

This policy includes General treatment (Extras) cover for

Note, for treatments marked with *: Major dental only covers removal of wisdom teeth, with a benefit of \$150 for item 324.

Treatment & waiting period (months)	Benefit limits per 12 months unless otherwise stated	Examples of maximum benefits
✓ Acupuncture	2 \$200 per person up to \$400 per policy combined limit for acupuncture, chinese medicine & remedial massage	<ul style="list-style-type: none">• Initial visit: \$38• Subsequent visit: \$38
✓ Chinese medicine	2 \$200 per person up to \$400 per policy combined limit for acupuncture, chinese medicine & remedial massage	<ul style="list-style-type: none">• Initial visit: \$38• Subsequent visit: \$38
✓ Chiropractic	2 \$400 per person up to \$800 per policy combined limit for chiropractic, exercise physiology, osteopathy & physiotherapy sub-limits apply	<ul style="list-style-type: none">• Initial visit: \$40• Subsequent visit: \$40
✓ Exercise physiology	2 \$400 per person up to \$800 per policy combined limit for chiropractic, exercise physiology, osteopathy & physiotherapy	<ul style="list-style-type: none">• Initial visit: \$40• Subsequent visit: \$40

✓ General dental*	2	\$500 per person up to \$1,000 per policy	<ul style="list-style-type: none"> Fluoride treatment: \$27 Scale & clean: \$70 Periodic oral examination: \$40
✓ Health management / Healthy lifestyle	6	\$150 per person up to \$300 per policy sub-limits apply	<ul style="list-style-type: none"> Health management: \$150
✓ Major dental*	12	\$500 per person up to \$1,000 per policy	<ul style="list-style-type: none"> Surgical tooth extraction: \$0 Full crown veneered: \$0
✓ Non PBS pharmaceuticals	2	\$400 per person up to \$800 per policy combined limit for non pbs pharmaceuticals & vaccinations	<ul style="list-style-type: none"> Per eligible prescription: \$60
✓ Optical	6	\$180 per person up to \$360 per policy	<ul style="list-style-type: none"> Multi-focal lenses & frames: \$180 Single vision lenses & frames: \$180
✓ Osteopathy	2	\$400 per person up to \$800 per policy combined limit for chiropractic, exercise physiology, osteopathy & physiotherapy sub-limits apply	<ul style="list-style-type: none"> Initial visit: \$40 Subsequent visit: \$40
✓ Physiotherapy	2	\$400 per person up to \$800 per policy combined limit for chiropractic, exercise physiology, osteopathy & physiotherapy sub-limits apply	<ul style="list-style-type: none"> Initial visit: \$40 Subsequent visit: \$40
✓ Psychology	2	\$300 per person up to \$600 per policy sub-limits apply	<ul style="list-style-type: none"> Initial visit: \$72 Subsequent visit: \$72
✓ Remedial massage	2	\$200 per person up to \$400 per policy combined limit for acupuncture, chinese medicine & remedial massage	<ul style="list-style-type: none"> Initial visit: \$38 Subsequent visit: \$38
✓ Vaccinations	2	\$400 per person up to \$800 per policy combined limit for non pbs pharmaceuticals & vaccinations	<ul style="list-style-type: none"> Per service: \$60

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

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

Ambulance cover

In NSW & ACT this policy provides:

Emergency: Unlimited with a waiting period of 1 day.

Non-emergency: Transport with a waiting period of 1 day, or 1 day for pre-existing conditions, limited to \$3,000 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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StarterPak (Basic Plus)

Restricted Insurer

\$304.90 / month

(Before Rebate, Discount & Loading)

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Call now 1300 728 188 [Sponsor link](#)

Teachers Health

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