

Essential Extras

1 APRIL 2018



Territory Health Fund is a registered business name of Queensland Country Health Fund Ltd 18 085 048 237

Extras Cover

Essential Extras is our mid level extras cover. It gives you benefits on an extensive range of treatments like dental, optical, physio and chiro; items that aren't always covered by Medicare. With Essential Extras you receive rebates for each service up to your available limits. Benefits listed below are examples only and not a complete list.

Dental

SERVICES COVERED AND EXAMPLE ITEMS	WAITING PERIODS	BENEFIT AMOUNTS	OVERALL BENEFIT LIMIT \$900 <i>Per person, per Membership Year for all dental services (excluding orthodontic which has separate claim limits)</i>
Diagnostic			Sub-limit
Periodic oral exam (O12)	2 months	\$35	\$400
Preventative			
Scale and clean (114)	2 months	\$55	\$500
Mouth guards (151)		\$105	
Restorative			
Filling/restoration (531)	2 months	\$63	\$500
Extractions			
Tooth extraction - surgical (322)	12 months	\$126	\$400
Endodontics			
Root canal 1st stage (415)	12 months	\$119	\$350
Crowns & bridges			
Full veneered crown (615)	12 months	\$560	\$560 (accumulating to \$1,000 per year after 2 years of Membership)

Orthodontics

	PERIOD OF MEMBERSHIP*			
	FIRST 12 MONTHS	12-23 MONTHS	24-35 MONTHS	36 MONTHS ONWARDS
MEMBER CATEGORY	\$1,500 Lifetime Limit. All limits per person. Benefits are paid at 50% of cost.			
New - no previous cover	Nil	\$500	\$1,000	\$1,500
New existing Member upgrading extras cover <i>(having served all waiting periods on current extras cover)</i>	Previous extras cover benefit entitlement	\$500	\$1,000	\$1,500
Transferring from another fund with an equivalent level of cover	\$500	\$500	\$1,000	\$1,500

N.B. If an individual has already claimed orthodontic benefits on a previous cover, the amount that has already been claimed by that person will affect the available limit remaining under the Lifetime Limit of their chosen cover.

* Period of membership refers specifically to actual period of cover under this product with Territory Health Fund.

Optical

We have negotiated agreements with a large number of optical providers across Australia. When you visit one of our preferred optical providers you will receive substantial discounts on frames, lenses and contact lenses.

Visit our website for a full list of our Premier Providers.

SERVICES COVERED AND EXAMPLE ITEMS	WAITING PERIODS	OVERALL BENEFIT LIMIT <i>Per person, per Membership Year</i>
Frames (110)	2 months	\$200
Single vision lenses (212)		
Progressive lenses (512)		
Contact lenses (812)		

Therapies

SERVICE OR CONSULTATION TYPE	WAITING PERIODS	BENEFIT AMOUNTS	OVERALL BENEFIT LIMIT \$900 <i>Per person, per Membership Year</i>
Physiotherapy			Sub-limit
Initial	2 months	\$39	Combined sub-limit \$500
Subsequent		\$28	
Group therapy		\$7 (<i>\$105 combined sub-limit applies*</i>)	
Exercise physiology			
Initial	2 months	\$35	
Subsequent		\$25	
Monthly program fee		\$25	
Group therapy		\$7 (<i>\$105 combined sub-limit applies*</i>)	
Chiropractic			Combined sub-limit \$500
Initial	2 months	\$39	
Subsequent		\$25	
Remedial massage, Bowen therapy, myotherapy, osteopathy			
Initial & subsequent	2 months	\$25	No sub-limit. Benefits paid providing overall benefit limit for therapies is not exceeded.
Acupuncture			
Initial & subsequent	2 months	\$25	
Audiology			
Initial & subsequent	2 months	\$35	
Report		\$42	
Naturopath			
Initial & subsequent	2 months	\$25	
Dietician			
Initial	2 months	\$53	
Subsequent		\$28	
Occupational therapy			
Initial	2 months	\$56	
Subsequent		\$28	
Orthoptic therapy			
Initial & subsequent	2 months	\$42	
Foot orthoses and orthopaedic shoes			
Approved appliances (orthoses and custom made footwear)	2 months	85% of cost	\$100

* Benefits are payable for services rendered by Australian Regional Health Group approved providers registered with Territory Health Fund as well as Bowen Therapists that are registered with the Bowen Association of Australia (BAA) or Bowen Therapists Federation of Australia.

Group therapy has a combined Sub-limit for services provided under physiotherapy and exercise physiology.

Therapies cont.

SERVICE OR CONSULTATION TYPE	WAITING PERIODS	BENEFIT AMOUNTS	OVERALL BENEFIT LIMIT \$900 <i>Per person, per Membership Year</i>
Podiatry			Sub-limit
Initial & subsequent	2 months	\$28	\$400
Approved appliances (orthotics)		85% of cost	
Minor procedures		75% of cost	
Psychology			No sub-limit. Benefits paid providing overall benefit limit for all therapies is not exceeded
Initial & subsequent	2 months	\$56	
Speech therapy			
Initial	2 months	\$49	
Subsequent		\$25	

Other Extras

SERVICE OR CONSULTATION TYPE	WAITING PERIODS	BENEFIT AMOUNTS	OVERALL BENEFIT LIMIT <i>Per Membership Year</i>
Childbirth education			
	12 months	\$42	\$42
Pharmaceutical[^]			
	2 months	Up to \$45 per script	\$300 per person
School accidents			
	2 months	100%	Limit of \$450 per dependant child
Healthy living			
ELIGIBLE SERVICES	2 months	\$125 per person, per Membership Year	
<ul style="list-style-type: none"> ✓ Participate in a choice of approved weight management programs^{^^} ✓ Participate in other approved health management programs* including: <ul style="list-style-type: none"> ○ Gym membership ○ Personal training programs ○ Yoga classes ○ Aquatic exercise/rehabilitation* including pool entry and exercise classes (excludes swim classes/lessons) ✓ Participate in quit smoking programs 		<ul style="list-style-type: none"> ✓ Have your skin checked for skin cancers through mole mapping ✓ Consultation fees for diabetes educator ✓ Consultation fees for metabolic dieticians and nutritionists when providing assistance with weight management ✓ Bowel screening tests and bone density test (no doctor's referral will be required) ✓ PSA test (one per year) we will cover a second yearly test not covered by Medicare 	

[^] Prescriptions not covered by the PBS, excluding contraceptives and items normally available without prescription and drugs not approved for sale in Australia. A co-payment applies to each prescription item equal to the current PBS Patient Contribution.

* To comply with private health insurance legislation you must have been referred by your health care professional to participate in a health management or chronic disease management program to address, improve or prevent a specific health or medical condition. A Health Management Program Benefit Approval Form, available on our website, must accompany a claim for these benefits.

^{^^} Before enrolling in a weight management program please contact the Fund to clarify the eligibility to benefits.

Extra value from your membership

REWARDING LIMITS

Once you have held your extras cover with us for one year, we will automatically increase your annual limits for dental and therapies by \$50 per year, up to a maximum of \$250. After five years of membership, your limits will increase to \$1,150 per person per Membership Year. **Rewarding limits do not apply to sub-limits.**

If you've had a busy claiming year; visits to the dentist, podiatrist, regular massages, you may be curious about what you have used and what you have left to claim. You can always check your membership online with our Online Member Services (OMS) portal or our Mobile App, available for iOS and Android. It's a great way to keep track of all your claims and view benefit limits from the comfort of your own home. You can also process your own claims online for some services and do quotes. To utilise OMS you just need to register and log on. Of course, not everyone is tech savvy, so we are here on the phones to assist you any way that we can.

Need more info?

CALL: 1800 623 893 VISIT: territoryhealth.com.au EMAIL: info@territoryhealth.com.au