

# Essential Extras

1 JULY 2024



Territory Health Fund is a registered business name of HBF Health Limited ABN 11 126 884 786

## Extras cover

**Essential Extras** is our mid level extras cover. It gives you benefits on an extensive range of treatments like dental, optical, physiotherapy and chiropractic; and other health care services 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>
<b>Diagnostic</b>			<b>Sub-limit</b>
Periodic oral exam (012)	2 months	\$39	\$400
<b>Preventative</b>			
Scale and clean (114)		\$63	
Mouth guards (151) (limited to one per person per Membership Year)	2 months	\$105	\$500
<b>Restorative</b>			
Filling/restoration (531)	2 months	\$63	\$500
<b>Extractions</b>			
Tooth extraction - surgical (322)	12 months	\$126	\$400
<b>Endodontics</b>			
Root canal 1st stage (415)	12 months	\$119	\$350
<b>Peridontics</b>			
Specialised gum treatments	12 months		\$300
<b>Prosthodontics</b>			
Full upper and lower denture (719)	12 months	\$350	\$500
<b>Crowns &amp; bridges</b>			
Full veneered crown (615)	12 months	\$560	\$560 (sub-limit 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.			
New - no previous cover	Nil	\$500	\$1,000	\$1,500
New or 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.

**For a full list of our Premier Providers visit [www.territoryhealth.com.au/premierprovider](http://www.territoryhealth.com.au/premierprovider)**

SERVICES COVERED AND EXAMPLE ITEMS	WAITING PERIODS	OVERALL BENEFIT LIMIT
Frames (110) Single vision lenses (212) Progressive lenses (512) Contact lenses (812)	2 months	\$215 per person per Membership Year for all optical services

## Therapies

SERVICE OR CONSULTATION TYPE	WAITING PERIODS	BENEFIT AMOUNTS	OVERALL BENEFIT LIMIT \$900 <i>Per person, per Membership Year for all therapy services</i>	
<b>Physiotherapy</b>			<b>Sub-limit</b>	
Initial visit	2 months	\$39	Combined sub-limit \$500	
Subsequent visit		\$33		
Group therapy		\$7		
<b>Exercise physiology</b>				Combined sub-limit \$500
Initial visit	2 months	\$35		
Subsequent visit		\$25		
Monthly program fee		\$25		
Group therapy		\$7		
<b>Chiropractic</b>			Combined sub-limit \$500	
Initial visit	2 months	\$39		
Subsequent visit		\$25		
<b>Remedial massage* and myotherapy*</b>				Combined sub-limit \$500
Initial & subsequent visit	2 months	\$30		
<b>Osteopathy</b>			No sub-limit. Benefits paid providing overall benefit limit for therapies is not exceeded.	
Initial visit	2 months	\$39		
Subsequent visit		\$28		
<b>Acupuncture*</b>			No sub-limit. Benefits paid providing overall benefit limit for therapies is not exceeded.	
Initial & subsequent visit	2 months	\$25		
<b>Chinese Medicine*</b>			No sub-limit. Benefits paid providing overall benefit limit for therapies is not exceeded.	
Initial & subsequent visit	2 months	\$25		

\* Benefits are payable for services rendered by Australian Regional Health Group Limited approved providers registered with Territory Health Fund.

## Therapies cont.

SERVICE OR CONSULTATION TYPE	WAITING PERIODS	BENEFIT AMOUNTS	OVERALL BENEFIT LIMIT \$900 <i>Per person, per Membership Year for all therapy services</i>	
<b>Audiology</b>			<b>Sub-limit</b>	
Initial & subsequent visit	2 months	\$35	No sub-limit. Benefits paid providing overall benefit limit for therapies is not exceeded.	
Report		\$42		
<b>Dietitian</b>				
Initial visit	2 months	\$53		
Subsequent visit		\$28		
<b>Occupational therapy</b>				
Initial visit	2 months	\$56		
Subsequent visit		\$28		
<b>Orthoptic therapy</b>				Up to overall limit
Initial & subsequent visit	2 months	\$42		
<b>Foot orthoses and orthopaedic shoes</b>			\$105	
Approved appliances (orthoses and custom made footwear)	2 months	Up to limits		
<b>Podiatry</b>			\$400	
Initial & subsequent visit	2 months	\$28		
Approved appliances (orthotics)		Up to limits		
Minor procedures	2 months	Up to limits	No sub-limit. Benefits paid providing overall benefit limit for all therapies is not exceeded.	
<b>Psychology</b>				
Initial & subsequent visit	2 months	\$56		
<b>Speech therapy</b>				
Initial visit	2 months	\$56		
Subsequent visit		\$28		

## Other Extras

SERVICE OR CONSULTATION TYPE	WAITING PERIODS	BENEFIT AMOUNTS	OVERALL BENEFIT LIMIT <i>Per person, per Membership Year for all therapy services</i>
<b>Childbirth education</b>			\$42
	12 months	\$42	
<b>Pharmaceutical<sup>^</sup></b>			\$300 per person
	2 months	Up to \$45 per script	
<b>School accidents</b>			Limit of \$450 per child
	2 months	Up to limit	
<b>Healthy living</b>			\$125 per person, per Membership Year
<b>ELIGIBLE SERVICES</b>	2 months		
<ul style="list-style-type: none"> <li>✓ Participate in a choice of approved weight management programs<sup>^^</sup></li> <li>✓ Participate in other approved health management programs* including:               <ul style="list-style-type: none"> <li>○ Gym membership</li> <li>○ Personal training programs</li> <li>○ Aquatic exercise/rehabilitation including pool entry and exercise classes (excludes swim classes/lessons)</li> </ul> </li> <li>✓ Participate in quit smoking programs</li> <li>✓ Have your skin checked for skin cancers (except where there is a Medicare benefit)</li> </ul>		<ul style="list-style-type: none"> <li>✓ Supermarket tours conducted by a dietitian or other allied health professional qualified to provide nutrition advice</li> <li>✓ Consultation fees for diabetes educator</li> <li>✓ Consultation fees for metabolic dietitian and nutritionists when providing assistance with weight management</li> <li>✓ Bowel screening test and Bone Density Test (not performed in a radiology practice and no doctor's referral required)</li> <li>✓ Prostate-Specific Antigen test (one per year) - we will cover a second yearly test not covered by Medicare</li> </ul>	

<sup>^</sup> 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 or improve a specific health or medical condition. A Health Management Program Benefit Approval Form, available on our website, must accompany a claim for these benefits.

<sup>^^</sup> 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 (excluding orthodontics) 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. We honour this loyalty limit for as long as you continuously hold your Extras cover. **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 benefits you have used and what you have left to claim. You can always check your membership online with our Mobile App, available for Apple 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 our Mobile App 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](http://territoryhealth.com.au) EMAIL: [info@territoryhealth.com.au](mailto:info@territoryhealth.com.au)**