Private Health Information Statement - General treatment policy

Everyday Extras

TUH, part of the Teachers Health Group https://tuh.com.au/ enquiries@tuh.com.au 1300 360 701	*Monthly Premium* *$177.70 #* (before any rebate or insurer discount)	Covers two adults & dependants (3 or more people, only 2 of whom are adults) Available in Victoria

You may be entitled to an Australian Government rebate on the above premium. Your premium may also include an insurer discount. Check with your insurer for details.

This policy covers children and other dependants up to and including the age of 20, students up to and including the age of 31, as well as persons with a disability who qualify as a child or other dependant or student in these age ranges.

Membership of this insurer is restricted to current or former union members and their families.

General Treatment Cover

No-gap or agreed discounts at preferred optical, dental, podiatry and physiotherapy providers. See https://tuh.com.au/information/using-your-extras/find-provider.

This policy ✓ **includes** General treatment (Extras) cover for

*Note, for items marked with an asterisk *: *Major Dental limit includes Crowns/Bridges $650 sub-limit, Implants $450 sub-limit, Dentures $600 sub-limit, Endodontia $450 sub-limit, Periodontia $450 sub-limit, Inlays Onlays and Facings $450 sub-limit, Anti-snore device $500 sub-limit and Orthodontics $700 annual sub-limit (maximum lifetime benefit $2,100). *Optical set benefits apply for frames/lenses/repairs, 100% up to annual limit for contacts. *Physiotherapy limit includes Exercise Physiology and Group Physiotherapy $250 sub-limit, and Ante/post-natal physiotherapy.*

Treatment	*Waiting period (months)*	*Benefit limits (per 12 months unless otherwise stated)*	*Examples of maximum benefits*
General dental	2	No annual limit (no limit on preventative dental)	Periodic oral examination - $35.70 Scale & clean - $67.20 Fluoride treatment - $30.45 Surgical tooth extraction - $125.00
Major dental*	12	$2,000 per person (combined limit for major dental, endodontic, orthodontic & other services - **Sub-limits apply**)	Full crown veneered - $650.00
Endodontic	12		Filling of one root canal - $161.00
Orthodontic*	12		Braces for upper & lower teeth, including removal plus fitting of retainer - $700.00
Optical*	6	$260 per person	Single vision lenses & frames - 100% of charge Multi-focal lenses & frames - 100% of charge
Physiotherapy*	2	$700 per person (combined limit for physiotherapy, exercise physiology & other services - **Sub-limits apply**)	Initial visit - $60.00 Subsequent visit - $50.00
Psychology	2	$400 per person	Initial visit - $80.00 Subsequent visit - $70.00
Remedial massage	2	$400 per person (combined limit for remedial massage & other services)	Initial visit - $40.00 Subsequent visit - $40.00
Exercise physiology*	2	Combined limit - see Physiotherapy	Initial visit - $30.00 Subsequent visit - $30.00

Other services: Anti snore device $500 sub-limit included in Major Dental overall limit. Group Physiotherapy $20 per consult up to $250 sub-limit. Ante/post-natal Physiotherapy $17 per consult. Group Psychology $35 per consult, Psychometric assessments $116 and Counselling $38 per initial consult, $32 per subsequent consult, included within $400 Psychology limit. Myotherapy, Shiatsu, Alexander Technique $40 per consult included in Remedial Massage sub-limit. Active Health Bonus $40/person $80/membership (conditions apply).

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

✗ Acupuncture	✗ Hearing aids	✗ Other treatments - check with your insurer
✗ Blood glucose monitors	✗ Non PBS pharmaceuticals	
✗ Chiropractic	✗ Podiatry	

Other features of this general treatment cover

Online and mobile access, claims via smart phone app. Extended dependant option only available with selected hospital products, contact us for further details.

For further information about this policy see

https://tuh.com.au/extras/everyday-extras

Ambulance cover

Pensioner Concession Card and Healthcare Card holders are entitled to free clinically necessary ambulance transport. If you are not eligible for a concession and want to be covered, you can purchase insurance from a private health insurer or take out a subscription with the state ambulance service (https://www.ambulance.vic.gov.au/membership).

For further information about this policy see

https://tuh.com.au/information/glossary/ambulance

Disclaimer

The information contained in this Private Health Information Statement was provided by the insurer and is intended as general information. It may not take into account your particular circumstances. For information please contact the insurer.