



**TUH, part of the Teachers Health Group**  
Healthy Options 60% Extras

**Restricted Insurer****\$172.87 / month**

(Before Rebate, Discount &amp; Loading)

Available in NT

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:** 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 child of the primary member or their partner who is between the ages of 18 and 20 and does not themselves have a partner.

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

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

**Policy ID: QTU/60/DEBA1Y****Source: Private Health Information Statement (PHIS)**

## Extras Cover

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

Note, for treatments marked with \*: \*Dental combined limit for general, preventative and major dental including Orthodontics (\$700 orthodontic annual limit during active treatment with a maximum lifetime benefit of \$2100). In relevant States/Territories ambulance subscription fees are payable at 60% of cost under the Health Management category if this product is held without a hospital cover.

Treatment & waiting period (months)	Benefit limits per 12 months unless otherwise stated	Examples of maximum benefits
✓ Acupuncture	2 <b>\$500 per person</b> combined limit for acupuncture, chinese medicine, chiropractic, podiatry, psychology, remedial massage & other services	<ul style="list-style-type: none"> <li>Initial visit: 60% of charge</li> <li>Subsequent visit: 60% of charge</li> </ul>
✓ Ante-natal/Post-natal classes	2 <b>\$150 per person up to \$300 per policy</b> combined limit for ante-natal/post-natal classes, health management / healthy lifestyle & other services	<ul style="list-style-type: none"> <li>Initial visit: 60% of charge</li> <li>Subsequent visit: 60% of charge</li> </ul>
✓ Chinese medicine	2 <b>\$500 per person</b> combined limit for acupuncture, chinese medicine, chiropractic, podiatry, psychology, remedial massage & other services	<ul style="list-style-type: none"> <li>Initial visit: 60% of charge</li> <li>Subsequent visit: 60% of charge</li> </ul>
✓ Chiropractic	2 <b>\$500 per person</b> combined limit for acupuncture, chinese medicine, chiropractic, podiatry, psychology, remedial massage & other services	<ul style="list-style-type: none"> <li>Initial visit: 60% of charge</li> <li>Subsequent visit: 60% of charge</li> </ul>

✓ Endodontic	12	<b>\$1,000 per person</b> combined limit for endodontic, general dental, major dental, orthodontic & other services	<ul style="list-style-type: none"> <li>Filling of one root canal: 60% of charge</li> </ul>
✓ Exercise physiology	2	<b>\$450 per person</b> combined limit for exercise physiology, physiotherapy & other services	<ul style="list-style-type: none"> <li>Initial visit: 60% of charge</li> <li>Subsequent visit: 60% of charge</li> </ul>
✓ General dental	2	<b>\$1,000 per person</b> combined limit for endodontic, general dental, major dental, orthodontic & other services	<ul style="list-style-type: none"> <li>Fluoride treatment: 60% of charge</li> <li>Scale &amp; clean: 60% of charge</li> <li>Surgical tooth extraction: 60% of charge</li> <li>Periodic oral examination: 60% of charge</li> </ul>
✓ Health management / Healthy lifestyle	2	<b>\$150 per person up to \$300 per policy</b> combined limit for ante-natal/post-natal classes, health management / healthy lifestyle & other services	<ul style="list-style-type: none"> <li>Health management: 60% of charge</li> </ul>
✓ Major dental	12	<b>\$1,000 per person</b> combined limit for endodontic, general dental, major dental, orthodontic & other services	<ul style="list-style-type: none"> <li>Full crown veneered: 60% of charge</li> </ul>
✓ Optical	6	<b>\$260 per person</b>	<ul style="list-style-type: none"> <li>Multi-focal lenses &amp; frames: 60% of charge</li> <li>Single vision lenses &amp; frames: 60% of charge</li> </ul>
✓ Orthodontic*	12	<b>\$1,000 per person</b> combined limit for endodontic, general dental, major dental, orthodontic & other services sub-limits apply	<ul style="list-style-type: none"> <li>Braces for upper &amp; lower teeth, including removal plus fitting of retainer: 60% of charge</li> </ul>
✓ Physiotherapy	2	<b>\$450 per person</b> combined limit for exercise physiology, physiotherapy & other services	<ul style="list-style-type: none"> <li>Initial visit: 60% of charge</li> <li>Subsequent visit: 60% of charge</li> </ul>
✓ Podiatry	2	<b>\$500 per person</b> combined limit for acupuncture, chinese medicine, chiropractic, podiatry, psychology, remedial massage & other services	<ul style="list-style-type: none"> <li>Initial visit: 60% of charge</li> <li>Subsequent visit: 60% of charge</li> </ul>
✓ Psychology	2	<b>\$500 per person</b> combined limit for acupuncture, chinese medicine, chiropractic, podiatry, psychology, remedial massage & other services	<ul style="list-style-type: none"> <li>Initial visit: 60% of charge</li> <li>Subsequent visit: 60% of charge</li> </ul>
✓ Remedial massage	2	<b>\$500 per person</b> combined limit for acupuncture, chinese medicine, chiropractic, podiatry, psychology, remedial massage & other services	<ul style="list-style-type: none"> <li>Initial visit: 60% of charge</li> <li>Subsequent visit: 60% of charge</li> </ul>

Other services payable at 60% of cost up to the relevant annual service category limit include: Anti-snore devices included in overall dental limit. Optical frames, lenses and contact lenses. Group Physiotherapy and Ante/post-natal Physiotherapy. Chiropractic and Osteopathic x-rays (one per year) included in overall limit. Psychology group consultations, psychometric assessments and counselling. Myotherapy. Biogait analysis. Health screenings. Active Health Bonus \$40/person \$80/membership (conditions apply).

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

✗ Audiology	✗ Hearing aids	✗ Orthotics (podiatric orthoses)
✗ Blood glucose monitors	✗ Home nursing	✗ Osteopathy
✗ Dietetics/dietary advice	✗ Non PBS pharmaceuticals	✗ Speech therapy
✗ Eye therapy (orthoptics)	✗ Occupational therapy	✗ Vaccinations

**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/healthy-options-extras>

## Ambulance cover

In NT this policy provides:

Emergency: Unlimited with a waiting period of 1 day.

Non-emergency: Unlimited transport with a waiting period of 1 day, or 1 day for pre-existing conditions.

Call-out fees: Will be paid for each attendance, including emergency treatment without transport to hospital.

**Other features of this ambulance cover:** Members who have COMBINED HOSPITAL AND EXTRAS COVER are entitled to emergency ambulance services benefits. No annual limit will apply to emergency road ambulance services. State-owned air ambulance transportation services are covered up to \$6,000 per person per annum. From 1 Jan 2022, members who have eligible stand-alone extras cover may claim the cost of a third-party ambulance subscription fee from the Health Program benefit category (sub-limits apply).

For further information about this policy see: <https://tuh.com.au/information/glossary/ambulance>

## Insurer Details



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Healthy Options 60% Extras

Restricted Insurer

**\$172.87 / month**

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Call now 1300 360 701  
Sponsor link

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