



TUH, part of the Teachers Health Group

Healthy Options 60% Extras

Restricted Insurer

\$182.15 / 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 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/NEAU1Y

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 \$500 per person combined limit for acupuncture, chinese medicine, chiropractic, podiatry, psychology, remedial massage & other services	<ul style="list-style-type: none"> Initial visit: 60% of charge Subsequent visit: 60% of charge
✓ Ante-natal/Post-natal classes	2 \$150 per person up to \$300 per policy combined limit for ante-natal/post-natal classes, health management / healthy lifestyle & other services	<ul style="list-style-type: none"> Initial visit: 60% of charge Subsequent visit: 60% of charge
✓ Chinese medicine	2 \$500 per person combined limit for acupuncture, chinese medicine, chiropractic, podiatry, psychology, remedial massage & other services	<ul style="list-style-type: none"> Initial visit: 60% of charge Subsequent visit: 60% of charge
✓ Chiropractic	2 \$500 per person combined limit for acupuncture, chinese medicine, chiropractic, podiatry, psychology, remedial massage & other services	<ul style="list-style-type: none"> Initial visit: 60% of charge Subsequent visit: 60% of charge

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

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 NSW & ACT 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: We pay an ambulance levy for ACT and NSW permanent residents as part of their hospital or combined hospital with extras cover. This covers emergency road ambulance transportation or attendance. No annual limit will apply to emergency road ambulance services. Conditions apply. Benefits may be payable for state-owned air ambulance services (\$6,000 per person per annum limit applies). NEITHER THIS LEVY NOR ANY AMBULANCE SERVICE BENEFIT IS PAYABLE ON STAND-ALONE EXTRAS COVER.

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

Insurer Details

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Call now 1300 360 701
Sponsor link**TUH, part of the Teachers Health Group** <https://tuh.com.au/> enquiries@tuh.com.au [1300 360 701](tel:1300360701)

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