



TUH, part of the Teachers Health Group

Healthy Options 60% Extras

Restricted Insurer

\$229.23 / month

(Before Rebate, Discount &amp; Loading)

Available in QLD

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:** Two adults & dependants, including non-student dependants (3 or more people, only 2 of whom are adults).

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/QEBD2Y

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>

<b>✓ Endodontic</b>	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>
<b>✓ Exercise physiology</b>	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>
<b>✓ General dental</b>	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>
<b>✓ Health management / Healthy lifestyle</b>	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>
<b>✓ Major dental</b>	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>
<b>✓ Optical</b>	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>
<b>✓ Orthodontic*</b>	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>
<b>✓ Physiotherapy</b>	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>
<b>✓ Podiatry</b>	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>
<b>✓ Psychology</b>	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>
<b>✓ Remedial massage</b>	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

Ambulance cover is provided by the State government for Queensland residents (<https://www.ambulance.qld.gov.au>). This includes cover whilst interstate.

**Other features of this ambulance cover:** All permanent Queensland residents are covered under the State scheme delivered by Queensland Ambulance Service (QAS), including interstate travel, therefore no additional benefit is payable. Benefits may be payable for state-owned air ambulance services where charges are not payable by QAS (\$6,000 per person per annum limit applies).

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

## Insurer Details

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**Restricted Insurer****\$229.23 / month**

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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](mailto:enquiries@tuh.com.au) **1300 360 701**

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