



## TUH, part of the Teachers Health Group Comprehensive Extras

Restricted Insurer

**\$225.91 / month**

(Before Rebate, Discount & Loading)

Available in SA

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 (and no-one else).

**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/AN/SDPF20

Source: Private Health Information Statement (PHIS)

## Extras Cover

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

Note, for treatments marked with \*: \*Major dental limit includes Crowns/Bridges \$750 sub-limit, Implants \$500 sub-limit, Dentures \$650 sub-limit, Endodontia \$400 sub-limit, Periodontia \$400 sub-limit, Inlays/Onlays/Facings \$400 sub-limit. \*\$1000 orthodontic annual limit during active treatment, \$2,800 maximum lifetime benefit. \*Optical set benefits apply for frames/lenses/repairs, 100% up to annual limit for contacts. \*Physiotherapy limit includes \$200 sub-limit Exercise Physiology and \$250 sub-limit Group Physiotherapy. \*Blood Glucose Monitors \$550 sub-limit included in Health Devices/Appliances limit with \$100 sub-limit for CPAP etc accessories/repair, \$200 sub-limit for other appliances, \$120 sub-limit for Health Aids. \*Orthotics \$240 sub-limit on customised/moulded orthotics under overall Orthotics limit.

Treatment & waiting period (months)		Benefit limits per 12 months unless otherwise stated	Examples of maximum benefits
✓ Acupuncture	2	<b>\$400 per person</b> combined limit for acupuncture & chinese medicine	<ul style="list-style-type: none"> <li>Initial visit: \$42</li> <li>Subsequent visit: \$37</li> </ul>
✓ Ante-natal/Post-natal classes	2	<b>\$270 per person up to \$540 per policy</b> combined limit for ante-natal/post-natal classes, health management / healthy lifestyle & other services sub-limits apply	<ul style="list-style-type: none"> <li>Initial visit: 80% of charge</li> <li>Subsequent visit: 80% of charge</li> </ul>
✓ Audiology	2	<b>\$200 per person</b>	<ul style="list-style-type: none"> <li>Initial visit: \$75</li> <li>Subsequent visit: \$75</li> </ul>
✓ Blood glucose monitors*	12	<b>\$620 per person</b> sub-limits apply	<ul style="list-style-type: none"> <li>Per monitor: 85% of charge</li> </ul>
✓ Chinese medicine	2	<b>\$400 per person</b> combined limit for acupuncture & chinese medicine	<ul style="list-style-type: none"> <li>Initial visit: \$42</li> <li>Subsequent visit: \$37</li> </ul>
✓ Chiropractic	2	<b>\$400 per person</b>	<ul style="list-style-type: none"> <li>Initial visit: \$44</li> <li>Subsequent visit: \$35</li> </ul>

✓ Dietetics/dietary advice	2	\$400 per person	<ul style="list-style-type: none"> <li>Initial visit: \$60</li> <li>Subsequent visit: \$42</li> </ul>
✓ Endodontic*	12	<b>\$3,400 per person</b> combined limit for endodontic, major dental & other services sub-limits apply	<ul style="list-style-type: none"> <li>Filling of one root canal: \$178</li> </ul>
✓ Exercise physiology	2	<b>\$700 per person</b> combined limit for exercise physiology, physiotherapy & other services sub-limits apply	<ul style="list-style-type: none"> <li>Initial visit: \$26</li> <li>Subsequent visit: \$26</li> </ul>
✓ Eye therapy (orthoptics)	2	<b>\$200 per person</b>	<ul style="list-style-type: none"> <li>Initial visit: \$42</li> <li>Subsequent visit: \$42</li> </ul>
✓ General dental	2	<b>No annual limit</b>	<ul style="list-style-type: none"> <li>Fluoride treatment: \$31.5</li> <li>Scale &amp; clean: \$72.45</li> <li>Surgical tooth extraction: \$140</li> <li>Periodic oral examination: \$39.9</li> </ul>
✓ Health management / Healthy lifestyle*	2	<b>\$270 per person up to \$540 per policy</b> combined limit for ante-natal/post-natal classes, health management / healthy lifestyle & other services sub-limits apply	<ul style="list-style-type: none"> <li>Health management: 80% of charge</li> </ul>
✓ Hearing aids	12	<b>\$2000 overall \$1000 limit per ear, \$800 sub-limit for repairs. Limits apply over 3-year period from date supply.</b>	<ul style="list-style-type: none"> <li>Hearing aid: \$1000</li> </ul>
✓ Home nursing	2	<b>\$600 per person</b>	<ul style="list-style-type: none"> <li>Initial visit: \$80</li> <li>Subsequent visit: \$80</li> </ul>
✓ Major dental*	12	<b>\$3,400 per person</b> combined limit for endodontic, major dental & other services sub-limits apply	<ul style="list-style-type: none"> <li>Full crown veneered: \$750</li> </ul>
✓ Non PBS pharmaceuticals	2	<b>\$550 per person</b>	<ul style="list-style-type: none"> <li>Per eligible prescription: \$60</li> </ul>
✓ Occupational therapy	2	<b>\$400 per person</b>	<ul style="list-style-type: none"> <li>Initial visit: \$57</li> <li>Subsequent visit: \$42</li> </ul>
✓ Optical*	6	<b>\$260 per person</b>	<ul style="list-style-type: none"> <li>Multi-focal lenses &amp; frames: 100% of charge</li> <li>Single vision lenses &amp; frames: 100% of charge</li> </ul>
✓ Orthodontic*	12	<b>\$1,000 per person</b> \$2,800 lifetime limit	<ul style="list-style-type: none"> <li>Braces for upper &amp; lower teeth, including removal plus fitting of retainer: \$1000</li> </ul>
✓ Orthotics (podiatric orthoses)*	12	<b>\$300 per person</b> sub-limits apply	<ul style="list-style-type: none"> <li>Orthotics supply &amp; fit: 85% of charge</li> </ul>
✓ Osteopathy	2	<b>\$400 per person</b>	<ul style="list-style-type: none"> <li>Initial visit: \$44</li> <li>Subsequent visit: \$39</li> </ul>

✓ <b>Physiotherapy*</b>	2	<b>\$700 per person</b> combined limit for exercise physiology, physiotherapy & other services sub-limits apply	<ul style="list-style-type: none"> <li>Initial visit: \$62</li> <li>Subsequent visit: \$52</li> </ul>
✓ <b>Podiatry</b>	2	<b>\$400 per person</b>	<ul style="list-style-type: none"> <li>Initial visit: \$42</li> <li>Subsequent visit: \$38</li> </ul>
✓ <b>Psychology</b>	2	<b>\$400 per person</b>	<ul style="list-style-type: none"> <li>Initial visit: \$90</li> <li>Subsequent visit: \$85</li> </ul>
✓ <b>Remedial massage</b>	2	<b>\$400 per person up to \$800 per policy</b>	<ul style="list-style-type: none"> <li>Initial visit: \$43</li> <li>Subsequent visit: \$43</li> </ul>
✓ <b>Speech therapy</b>	2	<b>\$400 per person</b>	<ul style="list-style-type: none"> <li>Initial visit: \$70</li> <li>Subsequent visit: \$44</li> </ul>

Other services: Anti snore device \$500 sub-limit included in Major Dental overall limit. Hydrotherapy \$25 per consult included in Physiotherapy limit. Group Physiotherapy \$20 per consult up to \$250 sub-limit. Ante/post natal Physiotherapy \$17 per consult up to \$140 limit. Chiropractic x-ray (one per year) \$63 included in Chiropractic limit. Group Psychology \$35 per consult, Psychometric assessments \$116, Counselling \$43 per initial consult, \$41 per subsequent consult, included in \$400 Psychology limit. Osteopathic x-ray (one per year) \$63 included in Osteopathy limit. Myotherapy \$43 per consult included in Remedial Massage limit. Podiatric Surgery 85% and Biogait Analysis \$37 (one per year) up to \$400 Podiatry limit. Orthotic Repairs 85% up to \$100 sub-limit. Group Speech Therapy \$17 per consult and Paediatric Assessment (one per year) \$90 up to \$400 Speech Therapy limit. Group Occupational Therapy \$22.50 per consult and Paediatric Assessment (one per year) \$71 up to \$400 Occupational Therapy limit. \*Health Management overall limit includes \$110 sub-limit Health Screenings, and \$140 sub-limits on Health Management Programs and Healthy Lifestyle Programs. Health Devices/Appliances overall \$620 limit, 85% up to relevant sub-limit includes compression garments up to \$300 sub-limit. Non-surgically implanted prostheses e.g. breast prostheses and wigs 85% up to \$1,500 limit. Lactation nursing \$50 daily included in \$600 Home Nursing limit. Travel and Accommodation \$50 per night and up to \$100 travel up to \$100 limit (conditions apply). Active Health Bonus \$75/person \$150/membership (conditions apply).

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

✗ Vaccinations

**Other features of this general treatment cover:** Annual limits for most services increase with years of membership. Online and mobile access, claims via smart phone app. Extended dependant option only available with selected hospital products.

**For further information about this policy see:** <https://tuh.com.au/extras/comprehensive-extras>

## Ambulance cover

In SA 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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Comprehensive Extras

Restricted Insurer

**\$225.91** / month

(Before Rebate, Discount & Loading)


Available in SA

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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