TUH, part of the Teachers Health Group
Basic Extras
Restricted Insurer

$75.67 / month
(Before Rebate, Discount & 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 (3 or more people, only 2 of whom are adults).

Children (0 - 17), non-classified* dependant (18 - 20) and students (21 - 31), as well as persons with a disability who qualify as a child, non-classified* dependant and 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/BY/QDLT2D **Source:** Private Health Information Statement (PHIS)

Extras Cover

This policy includes General treatment (Extras) cover for

Note, for treatments marked with * : *Optical set benefits apply for frames/lenses/repairs, 100% up to annual limit for contacts. *Pharmaceuticals overall $400 limit includes Physiotherapy, Group Physiotherapy, Exercise Physiology, Ante/Post Natal Physiotherapy, Chiropractic, Psychology, Counselling, Pharmaceuticals, Osteopathy and Remedial Massage.

Treatment & waiting period (months)		Benefit limits per 12 months unless otherwise stated	Examples of maximum benefits
✓ **Chiropractic**	2	**$400 per person** combined limit for chiropractic, exercise physiology, non pbs pharmaceuticals, osteopathy, physiotherapy, psychology, remedial massage & other services	• Initial visit: $32 • Subsequent visit: $25
✓ **Exercise physiology**	2	**$400 per person** combined limit for chiropractic, exercise physiology, non pbs pharmaceuticals, osteopathy, physiotherapy, psychology, remedial massage & other services	• Initial visit: $23 • Subsequent visit: $23
✓ **General dental**	2	**$400 per person**	• Fluoride treatment: $21 • Scale & clean: $52.5 • Surgical tooth extraction: $0 • Periodic oral examination: $28.35
✓ **Non PBS pharmaceuticals***	2	**$400 per person** combined limit for chiropractic, exercise physiology, non pbs pharmaceuticals, osteopathy, physiotherapy, psychology, remedial massage & other services	• Per eligible prescription: $50

✓ **Optical**	6	**$180 per person**	• Multi-focal lenses & frames: 100% of charge • Single vision lenses & frames: 100% of charge
✓ **Osteopathy**	2	**$400 per person** combined limit for chiropractic, exercise physiology, non pbs pharmaceuticals, osteopathy, physiotherapy, psychology, remedial massage & other services	• Initial visit: $37 • Subsequent visit: $33
✓ **Physiotherapy**	2	**$400 per person** combined limit for chiropractic, exercise physiology, non pbs pharmaceuticals, osteopathy, physiotherapy, psychology, remedial massage & other services	• Initial visit: $35 • Subsequent visit: $30
✓ **Psychology**	2	**$400 per person** combined limit for chiropractic, exercise physiology, non pbs pharmaceuticals, osteopathy, physiotherapy, psychology, remedial massage & other services	• Initial visit: $75 • Subsequent visit: $60
✓ **Remedial massage**	2	**$400 per person** combined limit for chiropractic, exercise physiology, non pbs pharmaceuticals, osteopathy, physiotherapy, psychology, remedial massage & other services	• Initial visit: $33 • Subsequent visit: $33

Also covers: Group Physiotherapy $17 per consult. Ante/Post Natal Physiotherapy $17 per consult. Chiropractic x-ray (one per year) $63. Psychology group consultation $30 per session. Counselling $35 per initial consult, $28 per subsequent consult. Osteopathic x-ray (one per year) $63, Remedial Massage and Myotherapy $33 per consult.

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

- ✗ Acupuncture
- ✗ Ante-natal/Post-natal classes
- ✗ Audiology
- ✗ Blood glucose monitors
- ✗ Chinese medicine
- ✗ Dietetics/dietary advice
- ✗ Endodontic
- ✗ Eye therapy (orthoptics)
- ✗ Health management / Healthy lifestyle
- ✗ Hearing aids
- ✗ Home nursing
- ✗ Major dental
- ✗ Occupational therapy
- ✗ Orthodontic
- ✗ Orthotics (podiatric orthoses)
- ✗ Podiatry
- ✗ Speech 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.

For further information about this policy see: https://tuh.com.au/extras/basic-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.

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

Insurer Details

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https://tuh.com.au/
enquiries@tuh.com.au
1300 360 701

Private Health Information Statement is available from the Private Health Insurance Ombudsman website at https://privatehealth.gov.au/dynamic/Premium/PHIS/QTU/BY/QDLT2D