



TUH, part of the Teachers Health Group

Basic Extras

Restricted Insurer

**\$74.58 / month**

(Before Rebate, Discount &amp; Loading)

Available in VIC

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/BY/VDMJ20

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	<b>\$400 per person</b> combined limit for chiropractic, exercise physiology, non pbs pharmaceuticals, osteopathy, physiotherapy, psychology, remedial massage & other services	<ul style="list-style-type: none"> <li>Initial visit: \$32</li> <li>Subsequent visit: \$25</li> </ul>
✓ Exercise physiology 2	<b>\$400 per person</b> combined limit for chiropractic, exercise physiology, non pbs pharmaceuticals, osteopathy, physiotherapy, psychology, remedial massage & other services	<ul style="list-style-type: none"> <li>Initial visit: \$23</li> <li>Subsequent visit: \$23</li> </ul>
✓ General dental 2	<b>\$400 per person</b>	<ul style="list-style-type: none"> <li>Fluoride treatment: \$21</li> <li>Scale &amp; clean: \$52.5</li> <li>Surgical tooth extraction: \$0</li> <li>Periodic oral examination: \$28.35</li> </ul>
✓ Non PBS pharmaceuticals* 2	<b>\$400 per person</b> combined limit for chiropractic, exercise physiology, non pbs pharmaceuticals, osteopathy, physiotherapy, psychology, remedial massage & other services	<ul style="list-style-type: none"> <li>Per eligible prescription: \$50</li> </ul>
✓ Optical 6	<b>\$180 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>

<b>✓ Osteopathy</b>	2	<b>\$400 per person</b> combined limit for chiropractic, exercise physiology, non pbs pharmaceuticals, osteopathy, physiotherapy, psychology, remedial massage & other services	<ul style="list-style-type: none"><li>Initial visit: \$37</li><li>Subsequent visit: \$33</li></ul>
<b>✓ Physiotherapy</b>	2	<b>\$400 per person</b> combined limit for chiropractic, exercise physiology, non pbs pharmaceuticals, osteopathy, physiotherapy, psychology, remedial massage & other services	<ul style="list-style-type: none"><li>Initial visit: \$35</li><li>Subsequent visit: \$30</li></ul>
<b>✓ Psychology</b>	2	<b>\$400 per person</b> combined limit for chiropractic, exercise physiology, non pbs pharmaceuticals, osteopathy, physiotherapy, psychology, remedial massage & other services	<ul style="list-style-type: none"><li>Initial visit: \$75</li><li>Subsequent visit: \$60</li></ul>
<b>✓ Remedial massage</b>	2	<b>\$400 per person</b> combined limit for chiropractic, exercise physiology, non pbs pharmaceuticals, osteopathy, physiotherapy, psychology, remedial massage & other services	<ul style="list-style-type: none"><li>Initial visit: \$33</li><li>Subsequent visit: \$33</li></ul>

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

Pensioner Concession Card and Healthcare Card holders are entitled to free clinically necessary ambulance transport. If you are not eligible for a concession and want to be covered, you can purchase insurance from a private health insurer or take out a subscription with the state ambulance service (<https://www.ambulance.vic.gov.au/membership>).

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**

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Private Health Information Statement is available from the Private Health Insurance Ombudsman website at <https://privatehealth.gov.au/dynamic/Premium/PHIS/QTU/BY/VDMJ20>