TUH, part of the Teachers Health Group

Basic Extras

Restricted Insurer

$101.70 / month

(Before Rebate, Discount & 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 & 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/BY/VDMK2Y

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

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

TUH, part of the Teachers Health Group

Basic Extras

Restricted Insurer

$101.70 / month

(Before Rebate, Discount & Loading)

Available in VIC

TUH, part of the Teachers Health Group

https://tuh.com.au/

enquiries@tuh.com.au

1300 360 701

Disclaimer: This document is not a Private Health Information Statement (PHIS), and it is not intended to replace that document. The details contained in the **healthslips.com.au Policy Information** was provided by the insurer to the Australian Government. It is intended as general information. It may not take into account your circumstances. For further information contact the insurer. Information used is Licensed from the Commonwealth of Australia under a Creative Commons 3.0 licence.

Private Health Information Statement is available from the Private Health Insurance Ombudsman website at https://privatehealth.gov.au/dynamic/Premium/PHIS/QTU/BY/VDMK2Y