TUH, part of the Teachers Health Group

Everyday Extras

Restricted Insurer

$231.45 / month

(Before Rebate, Discount & Loading)

Available in NT

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/EE/DEXV2Y

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 $650 sub-limit, Implants $450 sub-limit, Dentures $600 sub-limit, Endodontia $450 sub-limit, Periodontia $450 sub-limit, Inlays Onlays and Facings $450 sub-limit, Anti-snore device $500 sub-limit and Orthodontics $700 annual sub-limit (maximum lifetime benefit $2,100). *Optical set benefits apply for frames/lenses/repairs, 100% up to annual limit for contacts. *Physiotherapy limit includes Exercise Physiology and Group Physiotherapy $250 sub-limit, and Ante/post-natal physiotherapy.

Treatment & waiting period (months)		Benefit limits per 12 months unless otherwise stated	Examples of maximum benefits
✓ **Endodontic**	12	**$2,000 per person** combined limit for endodontic, major dental, orthodontic & other services sub-limits apply	• Filling of one root canal: $161
✓ **Exercise physiology***	2	**$700 per person** combined limit for exercise physiology, physiotherapy & other services sub-limits apply	• Initial visit: $30 • Subsequent visit: $30
✓ **General dental**	2	**No annual limit**	• Fluoride treatment: $30.45 • Scale & clean: $67.2 • Surgical tooth extraction: $125 • Periodic oral examination: $35.7

✓ **Major dental***	12	**$2,000 per person** combined limit for endodontic, major dental, orthodontic & other services sub-limits apply	• Full crown veneered: $650
✓ **Optical***	6	**$260 per person**	• Multi-focal lenses & frames: 100% of charge • Single vision lenses & frames: 100% of charge
✓ **Orthodontic***	12	**$2,000 per person** combined limit for endodontic, major dental, orthodontic & other services sub-limits apply	• Braces for upper & lower teeth, including removal plus fitting of retainer: $700
✓ **Physiotherapy***	2	**$700 per person** combined limit for exercise physiology, physiotherapy & other services sub-limits apply	• Initial visit: $60 • Subsequent visit: $50
✓ **Psychology**	2	**$400 per person**	• Initial visit: $80 • Subsequent visit: $70
✓ **Remedial massage**	2	**$400 per person**	• Initial visit: $40 • Subsequent visit: $40

Other services: Anti snore device $500 sub-limit included in Major Dental overall limit. Group Physiotherapy $20 per consult up to $250 sub-limit. Ante/post natal Physiotherapy $17 per consult. Group Psychology $35 per consult, Psychometric assessments $116 and Counselling $38 per initial consult, $32 per subsequent consult, included within $400 Psychology limit. Myotherapy $40 per consult included in Remedial Massage sub-limit. Active Health Bonus $40/person $80/membership (conditions apply).

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

- ✗ Acupuncture
- ✗ Ante-natal/Post-natal classes
- ✗ Audiology
- ✗ Blood glucose monitors
- ✗ Chinese medicine
- ✗ Chiropractic
- ✗ Dietetics/dietary advice
- ✗ Eye therapy (orthoptics)
- ✗ Health management / Healthy lifestyle
- ✗ Hearing aids
- ✗ Home nursing
- ✗ Non PBS pharmaceuticals
- ✗ Occupational therapy
- ✗ Orthotics (podiatric orthoses)
- ✗ Osteopathy
- ✗ 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, contact us for further details.

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

Ambulance cover

Pensioner Concession Card and Commonwealth Seniors Health Card holders are entitled to free ambulance transport services. St John's ambulance offers a subscription service for ambulance cover in the Northern Territory (https://www.stjohnnt.org.au/ambulance/ambulance-cover.php). Cover is included whilst interstate for less than 21 days.

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

Insurer Details

TUH, part of the Teachers Health Group

Everyday Extras

Restricted Insurer

$231.45 / month

(Before Rebate, Discount & Loading)

Available in NT

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/EE/DEXV2Y