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

$174.76 / 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 & 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/EE/SEZG2D **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

South Australia has a subscription service to cover ambulance within the state, with an additional fee to cover interstate travel (http://www.saambulance.com.au/ProductsServices/AmbulanceCover.aspx).

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

Insurer Details

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