

**TUH, part of the Teachers Health Group****Everyday Extras****Restricted Insurer****\$174.76 / 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 (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/VFAE2D**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	<ul style="list-style-type: none"> • Filling of one root canal: \$161
✓ Exercise physiology*	2 \$700 per person combined limit for exercise physiology, physiotherapy & other services sub-limits apply	<ul style="list-style-type: none"> • Initial visit: \$30 • Subsequent visit: \$30
✓ General dental	2 No annual limit	<ul style="list-style-type: none"> • 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	<ul style="list-style-type: none"> • Full crown veneered: \$650

✓ Optical*	6	\$260 per person	<ul style="list-style-type: none">Multi-focal lenses & frames: 100% of chargeSingle vision lenses & frames: 100% of charge
✓ Orthodontic*	12	\$2,000 per person combined limit for endodontic, major dental, orthodontic & other services sub-limits apply	<ul style="list-style-type: none">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	<ul style="list-style-type: none">Initial visit: \$60Subsequent visit: \$50
✓ Psychology	2	\$400 per person	<ul style="list-style-type: none">Initial visit: \$80Subsequent visit: \$70
✓ Remedial massage	2	\$400 per person	<ul style="list-style-type: none">Initial visit: \$40Subsequent 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

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|---------------------------------|---|----------------------------------|
| ✗ Acupuncture | ✗ Dietetics/dietary advice | ✗ Occupational therapy |
| ✗ Ante-natal/Post-natal classes | ✗ Eye therapy (orthoptics) | ✗ Orthotics (podiatric orthoses) |
| ✗ Audiology | ✗ Health management / Healthy lifestyle | ✗ Osteopathy |
| ✗ Blood glucose monitors | ✗ Hearing aids | ✗ Podiatry |
| ✗ Chinese medicine | ✗ Home nursing | ✗ Speech therapy |
| ✗ Chiropractic | ✗ Non PBS pharmaceuticals | ✗ 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 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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Everyday Extras

Restricted Insurer**\$174.76 / month**

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Call now 1300 360 701

Sponsor link

TUH, part of the Teachers Health Group <https://tuh.com.au/> enquiries@tuh.com.au **1300 360 701**

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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/EE/VFAE2D>