

**TUH, part of the Teachers Health Group****Everyday Extras****Restricted Insurer****\$139.81 / 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:** One adult & dependants (2 or more people, only one of whom is an adult).

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/VFAH1D****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	<b>\$2,000 per person</b> combined limit for endodontic, major dental, orthodontic & other services sub-limits apply	<ul style="list-style-type: none"><li>• Filling of one root canal: \$161</li></ul>
✓ Exercise physiology* 2	<b>\$700 per person</b> combined limit for exercise physiology, physiotherapy & other services sub-limits apply	<ul style="list-style-type: none"><li>• Initial visit: \$30</li><li>• Subsequent visit: \$30</li></ul>
✓ General dental 2	<b>No annual limit</b>	<ul style="list-style-type: none"><li>• Fluoride treatment: \$30.45</li><li>• Scale &amp; clean: \$67.2</li><li>• Surgical tooth extraction: \$125</li><li>• Periodic oral examination: \$35.7</li></ul>

<b>✓ Major dental*</b>	12	<b>\$2,000 per person</b> combined limit for endodontic, major dental, orthodontic & other services sub-limits apply	<ul style="list-style-type: none"><li>Full crown veneered: \$650</li></ul>
<b>✓ Optical*</b>	6	<b>\$260 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>✓ Orthodontic*</b>	12	<b>\$2,000 per person</b> combined limit for endodontic, major dental, orthodontic & other services sub-limits apply	<ul style="list-style-type: none"><li>Braces for upper &amp; lower teeth, including removal plus fitting of retainer: \$700</li></ul>
<b>✓ Physiotherapy*</b>	2	<b>\$700 per person</b> combined limit for exercise physiology, physiotherapy & other services sub-limits apply	<ul style="list-style-type: none"><li>Initial visit: \$60</li><li>Subsequent visit: \$50</li></ul>
<b>✓ Psychology</b>	2	<b>\$400 per person</b>	<ul style="list-style-type: none"><li>Initial visit: \$80</li><li>Subsequent visit: \$70</li></ul>
<b>✓ Remedial massage</b>	2	<b>\$400 per person</b>	<ul style="list-style-type: none"><li>Initial visit: \$40</li><li>Subsequent visit: \$40</li></ul>

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	✗ 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

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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](mailto:enquiries@tuh.com.au) [1300 360 701](tel:1300360701)

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