

**TUH, part of the Teachers Health Group**

Silver+ Hospital \$300 excess

**Restricted Insurer****\$670.85 / month**

(Before Rebate, Discount &amp; Loading)

Available in QLD

You may be entitled to an Australian Government Rebate on the above premium. Your premium may also include a Lifetime Health Cover Loading or 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.

- This policy exempts you from the Medicare Levy Surcharge.
- This policy can only be purchased with certain general treatment (extras) policies.
- This policy provides accident cover - check with insurer for details.
- This policy does not provide benefits for travel or accommodation outside of hospital.

**Policy ID: QTU/HX/QEKR2Y****Source:** [Private Health Information Statement \(PHIS\)](#)

## Hospital Cover

 Covered Restricted Cover Not Covered**This policy includes cover for**

|   |   |   |
|---|---|---|
|  Assisted reproductive services                          |  Ear, nose and throat            |  Miscarriage and termination of pregnancy                       |
|  Back, neck and spine                                    |  Eye (not cataracts)             |  Pain management  |
|  Blood   |  Gastrointestinal endoscopy      |  Pain management with device                                    |
|  Bone, joint and muscle                                  |  Gynaecology                     |  Palliative care  |
|  Brain and nervous system                                |  Heart and vascular system       |  Plastic and reconstructive surgery (medically necessary)       |
|  Breast surgery (medically necessary)                    |  Hernia and appendix             |  Podiatric surgery (provided by a registered podiatric surgeon) |
|  Cataracts   |  Hospital psychiatric services   |  Pregnancy and birth  |
|  Chemotherapy, radiotherapy and immunotherapy for cancer |  Implantation of hearing devices |  Rehabilitation   |
|  Dental surgery  |  Insulin pumps                   |  Skin   |
|  Diabetes management (excluding insulin pumps)           |  Joint reconstructions           |  Sleep studies  |
|  Dialysis for chronic kidney failure                     |  Joint replacements              |  Tonsils, adenoids and grommets                                 |
|  Digestive system  |  Kidney and bladder              |  Weight loss surgery  |
|   |  Lung and chest                |   |
|   |  Male reproductive system      |   |

The benefits paid for hospital treatment will depend on the type of cover you purchase and whether your fund has an agreement in place with the hospital in which you are treated. See 'Agreement Hospitals' on [privatehealth.gov.au](https://privatehealth.gov.au/dynamic/agreementhospitals) for which hospitals have arrangements with your insurer – <https://privatehealth.gov.au/dynamic/agreementhospitals>.

Under this policy, you may have to pay out-of-pocket costs above what you get from Medicare or your private health insurer. Before you go to hospital, you should ask your doctors, hospital and health insurer about any out-of-pocket costs that may apply to you.

**The following payments may also apply for hospital admissions**

**Excess:** You will have to pay an excess on admission. This is limited to a maximum of \$300 per person per year.

Excess payments do not apply to hospital admissions for dependants.

**Co-payments:** No co-payments

**The following waiting periods for hospital admissions apply to new or upgrading members****Waiting periods:**

- 2 months for palliative care, rehabilitation and hospital psychiatric treatments, even if pre-existing
- 12 months for other pre-existing conditions
- 9 months for pregnancy and birth (obstetrics)
- 2 months for all other treatments

**Gap Cover**

This provider offers 'known gap' or 'no gap' cover for medical bills for this product. The Medical Costs Finder (<https://www.health.gov.au/resources/apps-and-tools/medical-costs-finder>) lets you find out more about the cost of specialist medical services.

**Other features of this hospital cover**

Top hospital cover when you need it. Excellent range of value-added services: hospital substitute treatment, chronic disease management programs hospital substitute programs and care coordination (conditions apply). Cover for extended dependants is only available on Single Parent or Family memberships when purchased with a Comprehensive Extras policy.

## Ambulance cover

Ambulance cover is provided by the State government for Queensland residents (<https://www.ambulance.qld.gov.au>). This includes cover whilst interstate.

**Other features of this ambulance cover:** All permanent Queensland residents are covered under the State scheme delivered by Queensland Ambulance Service (QAS), including interstate travel, therefore no additional benefit is payable. Benefits may be payable for state-owned air ambulance services where charges are not payable by QAS (\$6,000 per person per annum limit applies).

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

## Insurer Details



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Call now **1300 360 701**  
Sponsor link

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⊕ <https://tuh.com.au/>  
✉ [enquiries@tuh.com.au](mailto:enquiries@tuh.com.au)  
📞 [1300 360 701](tel:1300360701)

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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/HX/QEKR2Y>