



TUH, part of the Teachers Health Group
Silver+ Hospital Essentials \$400 Excess

Restricted Insurer

\$288.38 / month
(Before Rebate, Discount & Loading)
Available in TAS

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

- This policy exempts you from the Medicare Levy Surcharge.
- 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/SJ/TFRU1D

Source: Private Health Information Statement (PHIS)

Hospital Cover

- ✔ Covered
- R Restricted Cover
- ✘ Not Covered

This policy includes cover for

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

This policy does not include cover for

- ✘ Assisted reproductive services
- ✘ Cataracts
- ✘ Dialysis for chronic kidney failure
- ✘ Insulin pumps
- ✘ Joint replacements
- ✘ Pregnancy and birth
- ✘ Weight loss surgery

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 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 \$400 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
- 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

Value-added services: home care after hospital, chronic disease management programs, hospital substitute programs (conditions apply). **Accident cover for included service categories only. An excess is applied once per adult per calendar year. The hospital excess is waived for dependants. Reducing your excess is considered to be upgrading your membership. We will charge your previous excess within the first two months of the upgrade, including for adults who are upgrading their level of cover by joining/re-joining as a dependant on a family membership.

For further information about this policy see: <https://tuh.com.au/hospital/silver-plus-hospital-essentials>

Ambulance cover

Ambulance cover is provided by the State government for residents of Tasmania. This may include cover whilst interstate, except for South Australia and Queensland where no cover applies. In other states please check with Ambulance Tasmania - https://www.health.tas.gov.au/ambulance/fees_and_accounts.

Other features of this ambulance cover: Tasmanian residents are covered under the State scheme within Tasmania & all States & Territories except SA & Qld. Tasmanian residents who have COMBINED HOSPITAL AND EXTRAS COVER are entitled to full cover for emergency road ambulance services required whilst travelling in Qld or SA only. No annual limit will apply to emergency road ambulance services. This benefit is not available for stand-alone extras cover. Benefits may be payable for state-owned air ambulance transportation services where charges are not payable under the State scheme (\$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

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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/SJ/TFRU1D>