



TUH, part of the Teachers Health Group
Gold Ultimate Choice

Restricted Insurer**Corporate Policy****\$802.48 / 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 or 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.

Corporate policy: This is a corporate policy only available to new members who qualify under TUH's Fund Rules.

- 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/ULTC/TEEY2D**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: No excess

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

Superior health cover you and your family deserve. Excellent range of value-added services: home care after hospital, chronic disease management programs, hospital substitute programs (conditions apply).

For further information about this policy see: <https://tuh.com.au/package/gold-ultimate-choice>

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/ULTC/TEEY2D 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 \$800 sub-limit, Implants \$500 sub-limit, Dentures \$750 sub-limit, Endodontia \$500 sub-limit, Periodontia \$500 sub-limit, Inlays/Onlays/Facings \$500 sub-limit and Anti-snore device \$500 sub-limit. *Orthodontic \$1,000 annual sub-limit (maximum lifetime benefit \$2,800). *Optical set benefits apply for frames/lenses/repairs, 100% up to annual limit for contacts. *Physiotherapy limit includes Exercise Physiology \$250 sub-limit and Group Physiotherapy \$300 sub-limit. Orthotics (customised and moulded) \$360 sub-limit.

Treatment & waiting period (months)

Benefit limits per 12 months unless otherwise stated

Examples of maximum benefits

✓ Acupuncture	2	\$450 per person combined limit for acupuncture & chinese medicine	<ul style="list-style-type: none">Initial visit: \$45Subsequent visit: \$40
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✓ Ante-natal/Post-natal classes	2	\$300 per person up to \$600 per policy combined limit for ante-natal/post-natal classes, health management / healthy lifestyle & other services sub-limits apply	<ul style="list-style-type: none"> Initial visit: 80% of charge Subsequent visit: 80% of charge
✓ Audiology	2	\$200 per person	<ul style="list-style-type: none"> Initial visit: \$75 Subsequent visit: \$70
✓ Blood glucose monitors*	12	\$690 per person sub-limits apply	<ul style="list-style-type: none"> Per monitor: 85% of charge
✓ Chinese medicine	2	\$450 per person combined limit for acupuncture & chinese medicine	<ul style="list-style-type: none"> Initial visit: \$45 Subsequent visit: \$40
✓ Chiropractic	2	\$450 per person	<ul style="list-style-type: none"> Initial visit: \$44 Subsequent visit: \$35
✓ Dietetics/dietary advice	2	\$450 per person	<ul style="list-style-type: none"> Initial visit: \$60 Subsequent visit: \$42
✓ Endodontic	12	\$3,800 per person combined limit for endodontic, major dental & other services sub-limits apply	<ul style="list-style-type: none"> Filling of one root canal: \$195
✓ Exercise physiology	2	\$750 per person combined limit for exercise physiology, physiotherapy & other services sub-limits apply	<ul style="list-style-type: none"> Initial visit: \$35 Subsequent visit: \$35
✓ Eye therapy (orthoptics)	2	\$450 per person	<ul style="list-style-type: none"> Initial visit: \$42 Subsequent visit: \$42
✓ General dental	2	No annual limit	<ul style="list-style-type: none"> Fluoride treatment: \$32.55 Scale & clean: \$80.85 Surgical tooth extraction: \$156 Periodic oral examination: \$44.1
✓ Health management / Healthy lifestyle	2	\$300 per person up to \$600 per policy combined limit for ante-natal/post-natal classes, health management / healthy lifestyle & other services sub-limits apply	<ul style="list-style-type: none"> Health management: 80% of charge
✓ Hearing aids	12	\$2200 limit overall \$1100 per ear \$800 sub-limit on repair. Limits apply over 3-year period from date of first supply.	<ul style="list-style-type: none"> Hearing aid: \$1100
✓ Home nursing	2	\$600 per person	<ul style="list-style-type: none"> Initial visit: \$80 Subsequent visit: \$80
✓ Major dental*	12	\$3,800 per person combined limit for endodontic, major dental & other services sub-limits apply	<ul style="list-style-type: none"> Full crown veneered: \$800
✓ Non PBS pharmaceuticals	2	\$600 per person	<ul style="list-style-type: none"> Per eligible prescription: \$60
✓ Occupational therapy	2	\$450 per person	<ul style="list-style-type: none"> Initial visit: \$59 Subsequent visit: \$45

✓ Optical*	6	\$270 per person	<ul style="list-style-type: none"> Multi-focal lenses & frames: 100% of charge Single vision lenses & frames: 100% of charge
✓ Orthodontic*	12	\$1,000 per person \$2,800 lifetime limit	<ul style="list-style-type: none"> Braces for upper & lower teeth, including removal plus fitting of retainer: \$1000
✓ Orthotics (podiatric orthoses)	12	\$450 per person sub-limits apply	<ul style="list-style-type: none"> Orthotics supply & fit: 85% of charge
✓ Osteopathy	2	\$400 per person	<ul style="list-style-type: none"> Initial visit: \$49 Subsequent visit: \$42
✓ Physiotherapy*	2	\$750 per person combined limit for exercise physiology, physiotherapy & other services	<ul style="list-style-type: none"> Initial visit: \$62 Subsequent visit: \$52
✓ Podiatry	2	\$450 per person	<ul style="list-style-type: none"> Initial visit: \$42 Subsequent visit: \$39
✓ Psychology	2	\$450 per person	<ul style="list-style-type: none"> Initial visit: \$95 Subsequent visit: \$83
✓ Remedial massage	2	\$450 per person up to \$900 per policy	<ul style="list-style-type: none"> Initial visit: \$45 Subsequent visit: \$45
✓ Speech therapy	2	\$450 per person	<ul style="list-style-type: none"> Initial visit: \$77 Subsequent visit: \$47

Other services: Anti snore device \$500 sub-limit included in Major Dental overall limit. Hydrotherapy \$25 per consult included in Physiotherapy limit. Group Physiotherapy \$25 per consult up to \$300 sub-limit. Ante/post natal Physiotherapy \$17 per consult up to \$140 limit. Chiropractic x-ray (one per year) \$63 included in Chiropractic limit. Group Psychology \$42 per consult, Psychometric assessments \$116 and Counselling \$45 per initial consult, \$41 per subsequent consult included within the \$450 Psychology limit. Osteopathic x-ray (one per year) \$63 included in Osteopathy limit. Myotherapy \$45 per consult included in Remedial Massage limit. Outpatient Podiatric Surgery 85% and Biogait Analysis \$37 (one per year) included in \$450 Podiatry limit. Orthotic Repairs 85% up to \$100 sub-limit. Group Speech Therapy \$21 per consult and Paediatric Assessment (one per year) \$100 up to \$450 Speech Therapy limit. Group Occupational Therapy \$28.50 per consult and Paediatric Assessment (one per year) \$71 up to \$450 Occupational Therapy limit. Health Management overall limit includes \$120 sub-limit Health Screenings, \$150 sub-limit on Health Management Programs, \$160 sub-limit on Healthy Lifestyle Programs and \$225 sub-limit on Ante/post-natal classes. *Blood Glucose Monitors \$550 sub-limit included in Health Devices/Applications overall \$690 limit. All services in Health Devices/Applications limit payable at 85% of cost including CPAP etc machines, \$100 sub-limit on accessories/repair, \$200 sub-limit on other appliances, \$300 sub-limit on compression garments, and \$120 sub-limit on Health Aids. \$1,500 limit on Non-surgically implanted prostheses e.g. breast prostheses and wigs, payable at 85% of cost. Lactation nursing \$50 daily included in \$600 Home Nursing limit. Home Nursing benefits apply daily. Travel and Accommodation \$55 per night and up to \$110 travel up to \$110 limit (conditions apply). Active Health Bonus \$125/person \$250/membership (conditions apply).

This policy does not include General treatment (Extras) cover for

✗ Vaccinations

Other features of this general treatment cover: Online and mobile access, claims via smart phone app. Most extras annual limits increase with years of membership.

For further information about this policy see: <https://tuh.com.au/package/gold-ultimate-choice>

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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Gold Ultimate Choice

Restricted Insurer Corporate Policy

\$802.48 / month

(Before Rebate, Discount & Loading)

Available in TAS

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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