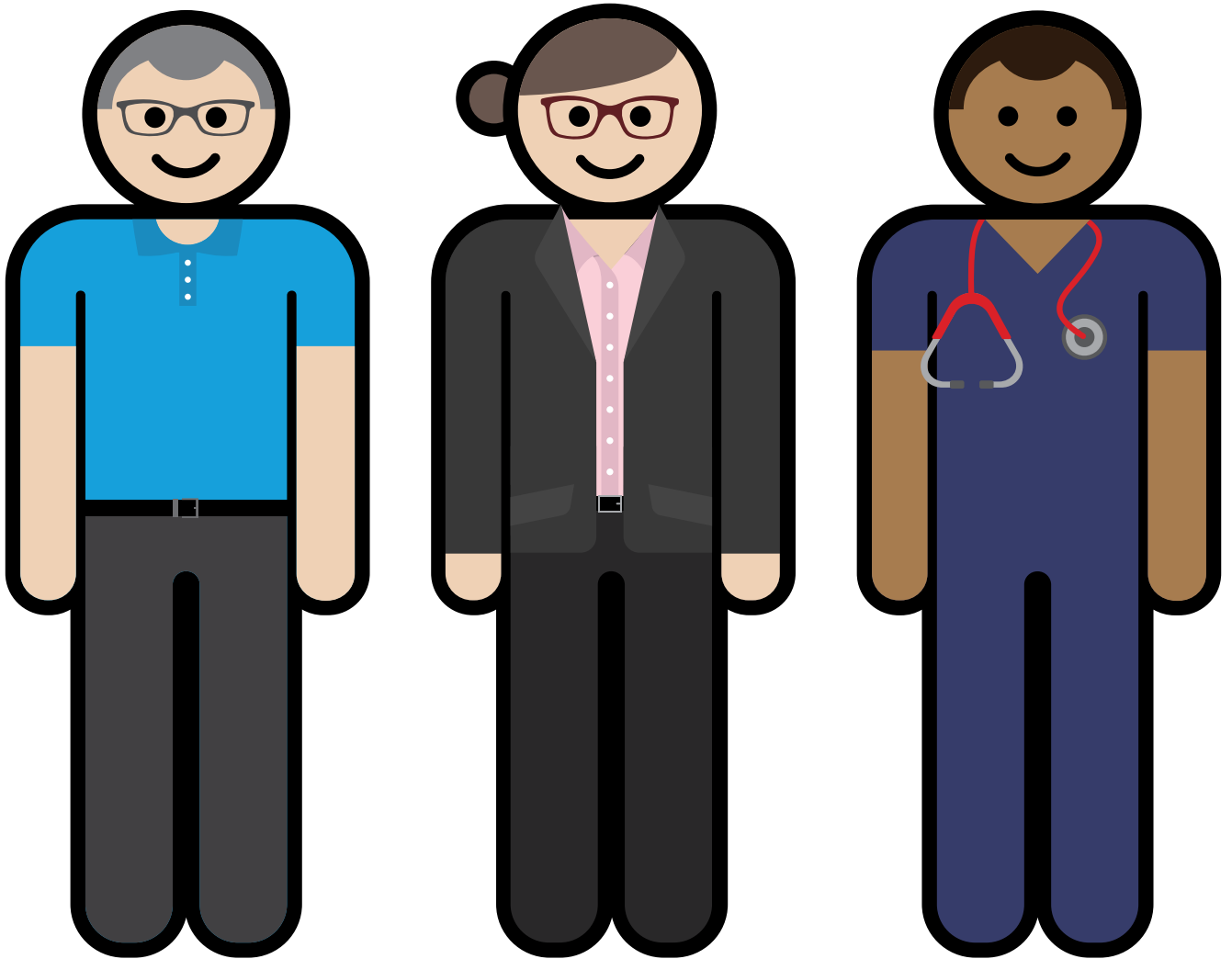


# Ultimate Choice Packaged Cover



Effective 1 April 2017

Please carefully read and retain this brochure.  
Please read in conjunction with the Important Information Guide.  
Information in this brochure is correct at time of printing, and may be subject to change.

All together better.

You can be sure of peace of mind with this exceptional package, which gives you top hospital cover plus generous extras benefits to help you look after your health and wellbeing.

## Waiting periods

Waiting periods apply if you are new to private health insurance, if you have not had cover for more than 60 days or if you are upgrading to a higher level of cover. If you have transferred from another health fund on a comparable level of cover and have served waiting periods you will be able to claim straight away.

### Immediate cover

- Accidents
- SupportLine

### 2 Months

- All hospital and extras services (unless specified otherwise)
- Palliative care
- Psychiatric services
- Rehabilitation
- Home care programs<sup>1</sup>

### 6 Months

- Active Health Bonus
- Midwife services (outpatient not covered by Medicare)
- Disease management programs

### 12 Months

- Obstetrics (pregnancy and birth related treatment)
- Pre-existing conditions (excluding palliative care, psychiatric services and rehabilitation)
- Major dental
- Orthodontia
- Prostheses (non implanted)
- Mechanical/health appliances
- Hearing aids
- Midwife services (inpatient)

### 2 Years

- Refractive laser eye surgery

## Hospital cover

Ultimate Choice Hospital provides hospital benefits at the contracted rate, for medically necessary treatments, that are eligible for Medicare benefits.

### Includes:

- Private room (when available) or shared overnight accommodation
- Intensive care
- Theatre fees
- Same day accommodation
- Coronary care
- Surgically implanted prostheses (industry approved)
- Hospital medication charges as per the hospital contract
- Pharmaceutical Benefits Scheme (PBS) co-payment where a hospital medication is related to your hospital treatment
- No exclusions on conditions eligible for Medicare benefits
- Your choice of doctor or specialist
- Medical Gap Cover (for inpatient medical services)
- Access Gap<sup>2</sup>

For hospitals TUH does not have a contract with, default benefits as determined by the Government will apply.

No benefit is payable for hospital procedures that are not listed in the Medicare Benefit Schedule and/or do not meet the eligibility criteria for the payment of Medicare benefits<sup>3</sup>.

TUH may also provide benefits for alternatives to hospital treatment (see home care programs on [tuh.com.au](http://tuh.com.au) for details).

Please refer to the Important Information Guide for more information.

### Extended dependant cover

Young adults, who are single, not covered as a student dependant and earning less than \$50,000 (taxable income) a year, can remain on their parents' policy until the age of 25 for a premium loading of approximately 25%.

1. Visit [tuh.com.au](http://tuh.com.au) for more information.

2. Access gap is an agreement between you and your doctor where you may have no or reduced out-of-pocket to pay for your medical service.

3. Subject to TUH paying benefits as required by legislation.

## Extras cover

Limits are per person per calendar year (1 January to 31 December) unless otherwise stated.

Service	Benefit up to	Annual limit for membership years				Waiting periods
		1&2	3&4	5&6	7+	
<b>Active Health Bonus</b> This is a reward we give you when one adult member actively participates in Health-e-Profile (online health assessment)						<b>6 months</b>
single	\$125					
single parent/family	\$250					
<b>Acupuncture</b>		<b>\$450</b>	<b>\$470</b>	<b>\$495</b>	<b>\$540</b>	<b>2 months</b>
Initial consultation - one per year	\$42					
Subsequent consultations	\$37					
<b>Ambulance emergency transport</b>	Refer to the Important Information Guide for details					
<b>Audiology</b>		<b>\$200</b>	<b>\$210</b>	<b>\$220</b>	<b>\$240</b>	<b>2 months</b>
Initial consultation - one per year	\$72					
Subsequent consultations	\$65					
<b>Chiropractic</b>		<b>\$450</b>	<b>\$470</b>	<b>\$495</b>	<b>\$540</b>	<b>2 months</b>
Initial consultation - one per year	\$42					
Subsequent consultations	\$33					
X-rays - one per year	\$63					
<b>Dental<sup>1</sup></b> - Must be provided by registered dentists or dental prosthetists in private practice						<b>2 months</b>
Preventive dental eg. examinations, x-rays, scale/cleaning	Set dental benefits depend on item number <sup>3</sup>	No limits apply				
General dental <sup>2</sup>		No limits apply				
<b>Major dental<sup>1,2</sup></b> - Limits depend on years of membership		<b>\$3800 overall</b>	<b>\$4150 overall</b>	<b>\$4500 overall</b>	<b>\$5350 overall</b>	<b>12 months</b>
Complete upper and lower dentures	Set dental benefits depend on item number <sup>3</sup>	\$750	\$825	\$900	\$1050	
Crowns and bridges		\$800	\$850	\$950	\$1050	
Inlays, onlays, facings		\$500	\$550	\$600	\$700	
Dental implants		\$500	\$550	\$600	\$850	
Endodontia		\$500	\$550	\$600	\$700	
Periodontia		\$500	\$550	\$600	\$700	
Anti snore device (replacement every 3 years from date of previous supply)		\$300	\$300	\$300	\$300	
Orthodontia - lifetime limit applies (refer to information on page 7)	Up to \$1000 per year	Not included in above overall limits				
<b>Dietetics</b>		<b>\$450</b>	<b>\$470</b>	<b>\$495</b>	<b>\$540</b>	<b>2 months</b>
Initial consultation - one per year	\$51					2 months
Subsequent consultations	\$34					
<b>Health and Wellness</b> (see page 7)		<b>\$300</b>	<b>\$300</b>	<b>\$300</b>	<b>\$300</b>	<b>2 months</b>

Service	Benefit up to	Annual limit for membership years				Waiting periods
		1&2	3&4	5&6	7+	
<b>Hearing aids</b> (replacement every 3 years from date of previous supply)	<b>\$1100 per ear</b>	<b>\$2200</b>	<b>\$2200</b>	<b>\$2200</b>	<b>\$2200</b>	<b>12 months</b>
<b>Home nursing and lactation nurse</b> - Treatment by a registered nurse when ordered by a medical practitioner for a specific illness		<b>\$600</b>	<b>\$630</b>	<b>\$660</b>	<b>\$720</b>	<b>2 months</b>
Home nursing	\$80 daily					
Lactation nurse	\$30 daily					
<b>Mechanical/health appliances</b> - Must be ordered by a medical practitioner (the written order must be provided to TUH)		<b>\$690 overall</b>	<b>\$730 overall</b>	<b>\$770 overall</b>	<b>\$810 overall</b>	<b>12 months</b>
CPAP/APAP/BiPAP machine (replacement every 3 years from date of previous supply)	85% of cost	\$690	\$730	\$770	\$810	
CPAP accessories (eg. mask/tubing/chin strap/repairs) (included in the overall mechanical health appliances limit)	85% of cost	\$100	\$100	\$100	\$100	
Blood glucose/blood pressure monitors/nebuliser	85% of cost	\$550	\$580	\$605	\$660	
Mechanical health appliances	85% of cost	\$200	\$200	\$200	\$200	
Health aids <sup>4</sup>	85% of cost	\$120	\$120	\$120	\$120	
<b>Midwife services</b> (outpatient not covered by Medicare). Antenatal consultation must be with a registered midwife in private practice. No benefit payable on delivery of baby	<b>\$60</b>	<b>\$600</b>	<b>\$600</b>	<b>\$600</b>	<b>\$600</b>	<b>6 months</b>
<b>Natural therapies</b> <sup>5</sup> - aromatherapy, Bowen therapy, homeopathy, massage therapy, myotherapy, naturopathy	<b>Combined limit per person</b> <b>Combined limit per single parent/couple/family membership</b> <sup>6</sup>	<b>\$450</b>	<b>\$470</b>	<b>\$495</b>	<b>\$540</b>	<b>2 months</b>
		<b>\$900</b>	<b>\$940</b>	<b>\$990</b>	<b>\$1080</b>	
Consultation only	\$40					
<b>Occupational therapy</b>		<b>\$450</b>	<b>\$470</b>	<b>\$495</b>	<b>\$540</b>	<b>2 months</b>
Initial consultation - one per year	\$57					
Subsequent consultations	\$43					
Group consultations	\$28.50					
Paediatric assessment - one per year	\$71					
<b>Optical</b>	<b>Set benefits apply</b>	<b>\$260</b>	<b>\$270</b>	<b>\$290</b>	<b>\$310</b>	<b>2 months</b>
Frames only	\$115					
Single vision lenses <sup>7</sup>	\$145					
Bi-focal lenses <sup>7</sup>	\$143					
Tri-focal lenses <sup>7</sup>	\$125					
Graduated/progressive lenses <sup>7</sup>	\$155					
Contact lenses - hard/soft toric	\$175					
Contact lenses - hard/soft spherical	\$135					
Repairs to frames	\$70					
Disposable contact lenses - included in annual optical limit	\$67 (3 month supply)					

Service	Benefit up to	Annual limit for membership years				Waiting periods
		1&2	3&4	5&6	7+	
<b>Refractive laser eye surgery</b>	<b>\$800 per eye</b>	<b>\$1600</b>	<b>\$1600</b>	<b>\$1600</b>	<b>\$1600</b>	<b>2 years</b>
<b>Orthoptics</b> – eye therapy		<b>\$450</b>	<b>\$470</b>	<b>\$495</b>	<b>\$540</b>	<b>2 months</b>
Initial consultation – one per year	\$32					
Subsequent consultations	\$25					
<b>Orthotics<sup>8</sup></b>		<b>\$450</b>	<b>\$470</b>	<b>\$495</b>	<b>\$540</b>	<b>2 months</b>
Orthotics – custom made (limit 2 per person per visit)	85% of cost					
Orthopaedic shoes – custom made	85% of cost					
Orthotics – customised/moulded	85% of cost	\$360	\$360	\$360	\$360	
<b>Osteopathy</b>		<b>\$400</b>	<b>\$420</b>	<b>\$440</b>	<b>\$480</b>	<b>2 months</b>
Initial consultation – one per year	\$47					
Subsequent consultations	\$40					
X-ray – one per year	\$63					
<b>Pharmaceutical</b> – For prescriptions minus the current PBS co-payment. Benefit excludes medicines or medications which are: <ul style="list-style-type: none"> <li>• Prescriptions less than PBS co-payment</li> <li>• Available without a medical practitioner’s prescription</li> <li>• Not approved by the Therapeutic Goods Administration</li> <li>• Prescribed for contraceptive purposes</li> </ul>	<b>\$60</b>	<b>\$600</b>	<b>\$630</b>	<b>\$660</b>	<b>\$700</b>	<b>2 months</b>
<b>Physiotherapy</b>		<b>\$750 overall</b>	<b>\$790 overall</b>	<b>\$825 overall</b>	<b>\$900 overall</b>	<b>2 months</b>
Initial consultation – one per year	<b>\$50</b>					
Subsequent consultations	<b>\$42</b>					
Hydrotherapy consultations	<b>\$25</b>					
Paediatric assessment – one per year	<b>\$63</b>					
Exercise physiology	<b>\$35</b>	<b>\$250</b>	<b>\$250</b>	<b>\$250</b>	<b>\$250</b>	
Group physiotherapy <sup>9</sup> /exercise physiology <sup>9</sup> (includes Pilates/hydrotherapy)	<b>\$25</b>	<b>\$300</b>	<b>\$300</b>	<b>\$300</b>	<b>\$300</b>	
<b>Physiotherapy</b> – antenatal/postnatal		<b>\$140</b>	<b>\$145</b>	<b>\$155</b>	<b>\$170</b>	<b>2 months</b>
Consultations	\$17					
<b>Podiatry</b>		<b>\$450</b>	<b>\$470</b>	<b>\$495</b>	<b>\$540</b>	<b>2 months</b>
Initial consultation – one per year	\$42					
Subsequent consultations	\$37					
Podiatric surgery (outpatient) <sup>10</sup>	85% of cost					
<b>Prostheses</b> – custom made – one per year. For non implanted TUH approved prosthetic appliances when ordered by a medical practitioner	<b>85% of cost</b>	<b>\$1500</b>	<b>\$1575</b>	<b>\$1650</b>	<b>\$1800</b>	<b>12 months</b>
<b>Psychology/hypnotherapy<sup>11</sup></b>		<b>\$450</b>	<b>\$470</b>	<b>\$495</b>	<b>\$540</b>	<b>2 months</b>
Initial consultation – one per year	\$90					
Subsequent consultations	\$82					

Service	Benefit up to	Annual limit for membership years				Waiting periods
		1&2	3&4	5&6	7+	
Psychometric assessment – one per year	\$116					
Group consultations (psychology only)	\$42					
SupportLine – 1800 655 302		Unlimited access				None
<b>Remote travel and accommodation<sup>12</sup></b>		<b>\$110</b>	<b>\$110</b>	<b>\$110</b>	<b>\$110</b>	<b>2 months</b>
Accommodation:	Up to \$55 per night					
Travel: 150 kilometres directly from the home address						
Return distance – kilometres:						
300 – 399 kilometres	\$50					
400 – 499 kilometres	\$60					
500 – 599 kilometres	\$70					
600 – 699 kilometres	\$80					
700 – 799 kilometres	\$90					
800 – 899 kilometres	\$100					
> 900 kilometres	\$110					
<b>Speech therapy</b>		<b>\$450</b>	<b>\$470</b>	<b>\$495</b>	<b>\$540</b>	<b>2 months</b>
Initial consultation – 1 per year	\$70					
Subsequent consultations	\$40					
Paediatric assessment – 1 per year	\$100					
Family/group consultations	\$21					
<b>School accident cover</b> Covers your dependent child for accidents occurring while attending, or travelling to or from school or an organised school activity. Benefit is limited to single parent and family cover only		<b>\$800 overall combined limit per person \$1600 overall combined limit capped per single parent/family membership</b>				<b>2 months</b>
Travel <sup>12</sup> – Round trip directly from the home address		\$110				
Up to 299 kilometres	\$30					
300 – 399 kilometres	\$50					
400 – 499 kilometres	\$60					
500 – 599 kilometres	\$70					
600 – 699 kilometres	\$80					
700 – 799 kilometres	\$90					
800 – 899 kilometres	\$100					
> 900 kilometres	\$110					
Parking expenses	100% of cost			\$100		
Physiotherapy <sup>13</sup>	85% of cost			\$70		

## Conditions and limits

- Benefits cannot exceed the amount incurred.
- Replacement and other assessment rules can apply to some services.
- Benefits are paid for treatment by registered practitioners or recognised natural therapists approved by TUH.
- An individual within a family or couple cover can claim up to the per person limit, provided applicable membership limit has not been exceeded. This also applies to a single parent cover.

## Notes

1. Dental items as defined by the Australian Dental Association (ADA) schedule and at TUH's discretion.
2. General dental includes the surgical removal of teeth (including wisdom teeth). Major dental includes dental services relating to dentures, crowns, bridges, inlays, onlays, facings, dental implants, periodontia, endodontia, anti snore devices and orthodontia.
3. Contact TUH when you have obtained an itemised treatment plan from your dentist for information on actual benefits payable.
4. Must be custom made or customised and prescribed and fitted by a qualified health professional (doctor, nurse, physiotherapist or pharmacist).
5. Provider must be a registered natural therapist approved by TUH.
6. Combined limit capped per family or couple membership. This also applies to a single parent cover.
7. No benefit for additional lens treatments eg. tinting/hardcoating/transitional.
8. When recommended by an approved health professional.
9. Provided by a physiotherapist/exercise physiologist as part of a treatment plan.
10. Payable when performed in rooms. Item numbers 429-475 and 541-562.
11. No benefit paid for counsellors. Benefit only paid for registered psychologists.
12. Benefits are payable towards the cost of travel and/or accommodation for the provision of hospital, medical and extras treatments that cannot be obtained within 150 kilometres directly from the home address.  
Accommodation: a benefit is payable towards accommodation for the person requiring medical treatment or, in the case of hospitalisation, the accompanying person who must also be covered under the membership. Benefit is only payable where a tariff is charged by a registered accommodation facility and valid receipts will be required.
13. Benefit is additional to other physiotherapy benefit entitlements.

## Orthodontic benefits

Benefits are paid for active treatment and annual limits apply. The maximum amount claimable in any one year is \$1000. The maximum lifetime benefit is \$2800. To be eligible you must submit an orthodontic treatment plan from your orthodontist at the commencement of treatment. TUH will advise the benefits available in writing, taking into account previous orthodontic benefits paid by TUH or any previous fund and length of active treatment. For more information please contact us.

## Health and Wellness

Limits are per person per calendar year (1 January to 31 December) unless otherwise stated.

Benefit category	Benefit	Overall annual limit
Benefits are only payable if not claimable through Medicare		\$300 single membership \$600 single parent/couple/family membership
<b>Health screenings</b> Mammogram, pap smear – Thin Prep, ambulatory blood pressure monitoring, bone density screening, coronary CT, MRI, health checks - heart health checks and medical tests prior to fitness training programs, foetal screenings	Up to 80%	Sub limit \$120 per person
<b>Wellbeing</b> Quit smoking programs <sup>1</sup> , nicotine replacement products <sup>2</sup> , illness related association memberships, health education classes <sup>3</sup> , lithotripsy, medical bracelets <sup>3</sup> , stress management <sup>3</sup> , yoga <sup>3</sup>	Up to 80%	Sub limit \$150 per person
<b>Weight loss and fitness<sup>3</sup></b> Weight loss, exercise and health programs as recommended by your practitioner	Up to 80%	Sub limit \$160 per person
<b>Other</b> Childbirth education classes (one per membership) <sup>4</sup>	Up to 80%	Sub limit \$225 per membership

## Notes

1. Please contact us for details of approved programs.
2. Where not covered under Pharmaceutical Benefits Scheme (PBS).
3. All services are to assist people in the management of their chronic disease. Due to legislation TUH can only pay a benefit for these items when there is a health management plan recommended by your medical practitioner. Benefits are paid when TUH receives the Health Management Program Approval form (completed by your medical practitioner prior to commencing a program/service), along with valid receipts. Please visit [tuh.com.au](http://tuh.com.au) or contact us on 1300 360 701 for the form. Benefits are only payable when not claimable through another benefit category.
4. When conducted by a doctor, hospital or midwife.

# Value-added services

## Strive for Health programs\*

- Health-e-Profile - online health assessment
- SupportLine
- Home care programs
- Disease management programs - telephone counselling

## Health Hub

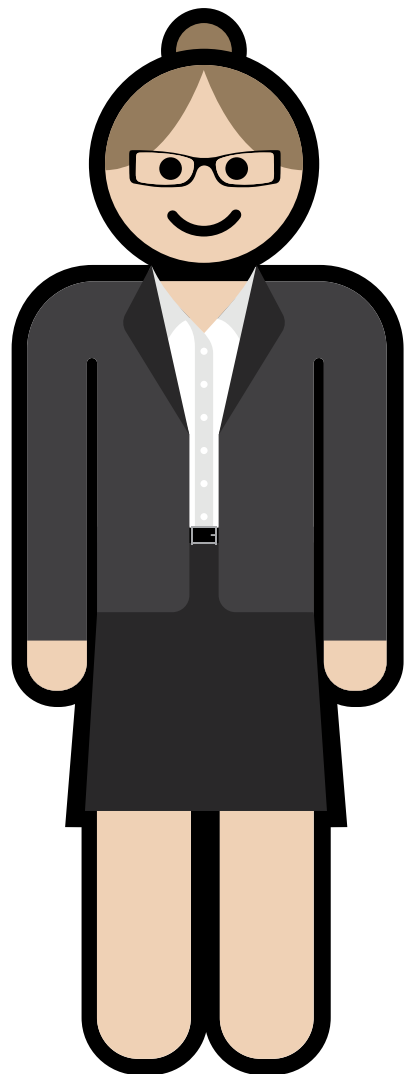
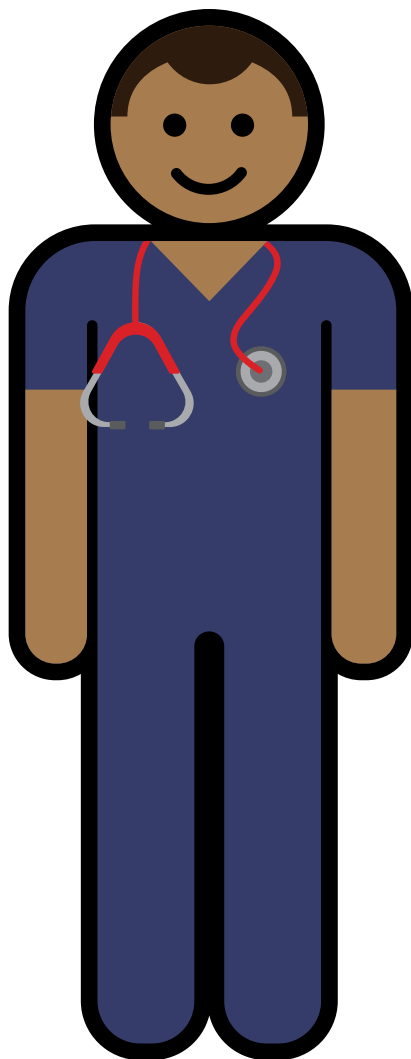
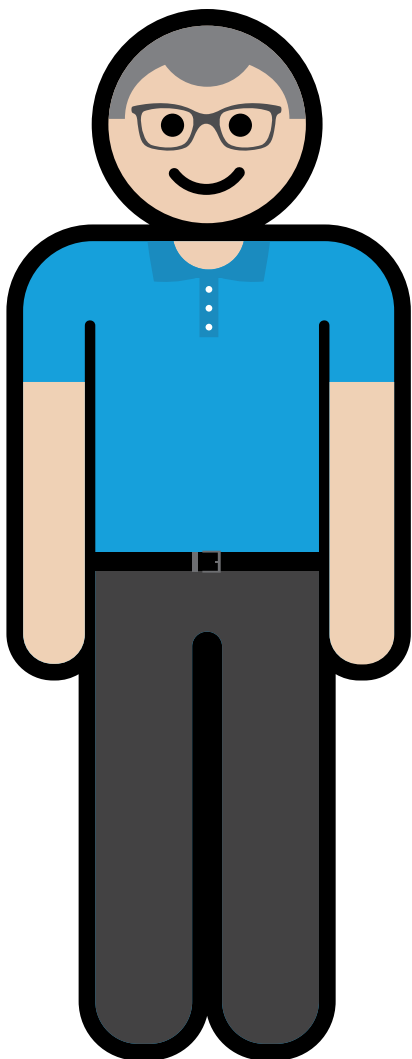
The Brisbane Health Hub is your one-stop-shop for health services. Our modern facility is centrally located in Fortitude Valley, close to public transport and has on-site parking

- Dental
- Eyecare
- Physiotherapy
- Massage
- Podiatry
- Dietetics
- Audiology
- Pilates

For more information on our value-added services please visit our website [tuh.com.au](http://tuh.com.au)

\*Waiting periods and limits may apply







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For more information about:

- Products and services
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- Complaints process
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- Fund Rules

... please visit [tuh.com.au](http://tuh.com.au)  
or contact us on 1300 360 701.