

# Comprehensive Extras

Effective 1 January 2019

Please read this product guide in conjunction with information on our website and the Important Information Guide.

The extras cover that works as hard as you do. When you're not willing to compromise on looking after your health and well-being, this is the cover for you. With dental, optical, natural therapies, health and wellness programs, and much more, you'll be feeling better in no time!

## Extras cover

Limits are per person, per calendar year, unless otherwise stated. Benefits are only payable up to the annual limit.

| Services   | Waiting periods (months) | Benefit                                   | Annual limit          |
|--|--------------------------|---|-----------------------|
| <b>Dental</b>  |                          |   |                       |
| <b>General</b>   | 2                        |   |                       |
| Preventive dental  |                          | Set dental benefits depend on item number | No limits apply       |
| General dental   |                          |   | No limits apply       |
| <b>Major</b>   | 12                       |   | <b>\$3,400+</b>       |
| Crowns and bridges   |                          | Set dental benefits depend on item number | \$750+                |
| Dentures   |                          |   | \$650+                |
| Endodontia   |                          |   | \$400+                |
| Periodontia  |                          |   | \$400+                |
| Dental implants  |                          |   | \$500+                |
| Inlays, onlays, facings                                      |                          |   | \$400+                |
| Anti-snore device  |                          |   | \$300                 |
| Orthodontia  |                          |   |                       |
| <b>Optical</b>   | 2                        | <b>Set benefits apply</b>                 | <b>\$250+</b>         |
| Frames only  |                          | \$167                                     |                       |
| Complete set of glasses                                      |                          | 100%                                      |                       |
| Single vision lenses   |                          | \$127                                     |                       |
| Bi-focal lenses  |                          | \$130                                     |                       |
| Tri-focal lenses   |                          | \$113                                     |                       |
| Graduated/progressive lenses                                 |                          | \$147                                     |                       |
| Repairs to frames  |                          | \$60                                      |                       |
| Contact lenses—hard/soft toric                               |                          | \$165                                     |                       |
| Contact lenses—hard/soft spherical                           |                          | \$125                                     |                       |
| Disposable contact lenses (single/pair)                      |                          | \$30/\$60                                 |                       |
| <b>Physiotherapy</b>   | 2                        |   | <b>\$700+ overall</b> |
| Initial/subsequent consultations                             |                          | \$55/\$47                                 |                       |
| Exercise physiology  |                          | \$26                                      | \$200                 |
| Hydrotherapy consultations                                   |                          | \$25                                      |                       |
| Group physiotherapy/exercise physiology/Pilates/hydrotherapy |                          | \$20                                      | \$250                 |
| Paediatric assessment (one per year)                         |                          | \$63                                      |                       |
| <b>Antenatal/postnatal physiotherapy</b>                     | 2                        | <b>\$17</b>                               | <b>\$140+</b>         |
| <b>Chiropractic</b>  | 2                        |   | <b>\$400+</b>         |
| Initial/subsequent consultations                             |                          | \$42/\$33                                 |                       |
| X-rays (one per year)  |                          | \$63                                      |                       |


Dental items are as defined by the Australian Dental Association (ADA) schedule and at TUH's discretion. Contact TUH when you have obtained an itemised treatment plan from your dentist for information on actual benefits payable. The surgical removal of teeth (including wisdom teeth) is included in general dental.

Replacement every 3 years from date of previous supply.

The lifetime limit for orthodontia with Comprehensive Extras is \$2,800. See the Important Information Guide for details.

No benefit for additional lens treatments (eg. tinting/hardcoating/transitional).

Must be provided as part of a treatment plan.

**Limits increase**   
The plus icon indicates where limits increase with years of membership. See page 4 for details.

| <b>Services (cont.)</b>   | <b>Waiting periods (months)</b> | <b>Benefit</b>                                  | <b>Annual limit</b>                        |
|---|---------------------------------|---|--|
| <b>Natural therapies</b> —aromatherapy, Bowen therapy, homeopathy, massage therapy, myotherapy, naturopathy | 2                               |   | <b>\$400+/person<br/>\$800+/membership</b> |
| Consultation only   |                                 | \$37  |  |
| <b>Psychology/hypnotherapy</b>  | 2                               |   | <b>\$400+</b>                              |
| Initial/subsequent consultations  |                                 | \$85/\$81                                       |  |
| Psychometric assessment (one per year)  |                                 | \$116   |  |
| Group consultations (psychology only)   |                                 | \$35  |  |
| <b>Podiatry</b>   | 2                               |   | <b>\$400+</b>                              |
| Initial/subsequent consultations  |                                 | \$42/\$37                                       |  |
| Podiatric surgery (outpatient)  |                                 | 85%   |  |
| <b>Orthotics</b>  | 12                              |   | <b>\$300+ overall</b>                      |
| Orthopaedic shoes (custom-made)   |                                 | 85%   |  |
| Orthotics (custom-made)   |                                 | 85%   |  |
| Orthotics (customised/moulded)  |                                 | 85%   | \$240                                      |
| Orthotics repair  | 2                               | 85%   | \$100                                      |
| <b>Osteopathy</b>   | 2                               |   | <b>\$400+</b>                              |
| Initial/subsequent consultations  |                                 | \$42/\$37                                       |  |
| X-rays (one per year)   |                                 | \$63  |  |
| <b>Speech therapy</b>   | 2                               |   | <b>\$400+</b>                              |
| Initial/subsequent consultations  |                                 | \$60/\$34                                       |  |
| Paediatric assessment (one per year)  |                                 | \$90  |  |
| Family/group consultations  |                                 | \$17  |  |
| <b>Occupational therapy</b>   | 2                               |   | <b>\$400+</b>                              |
| Initial/subsequent consultations  |                                 | \$50/\$35                                       |  |
| Group consultations   |                                 | \$22.50   |  |
| Paediatric assessment (one per year)  |                                 | \$71  |  |
| <b>Other therapies</b>  |                                 |   |  |
| <b>Acupuncture</b> (initial/subsequent)   | 2                               | \$38/\$33                                       | \$400+                                     |
| <b>Orthoptics</b> (initial/subsequent)  | 2                               | \$32/\$25                                       | \$200+                                     |
| <b>Mechanical/health devices</b>  | 12                              |   | <b>\$620+ overall</b>                      |
| Blood glucose/blood pressure monitors/nebuliser   |                                 |   | \$550+                                     |
| Mechanical health appliances  |                                 |   | \$200                                      |
| Health aids   |                                 | 85%   | \$120                                      |
| CPAP/APAP/BiPAP machine   |                                 |   |  |
| CPAP accessories (mask/tubing/chin strap) and repairs   |                                 |   | \$100                                      |
| <b>Home nursing and lactation nurse</b>   | 2                               |   | <b>\$600+</b>                              |
| Home nursing  |                                 | \$80/day  |  |
| Lactation nurse   |                                 | \$30/day  |  |
| <b>Remote travel and accommodation</b>  | 2                               |   | <b>\$100</b>                               |
| Accommodation   |                                 | \$50/night                                      |  |
| Return travel over 300 kilometres   |                                 | Up to \$100                                     |  |
| <b>Ambulance emergency transport</b>  | 2                               | <b>Refer to the Important Information Guide</b> |  |

Provider must be a registered natural therapist approved by TUH.

No benefit paid for counsellors.

HICAPS item numbers 429-475 and 541-562 payable when performed in rooms.

When recommended by an approved health professional.

Limit 2 per person, per visit.

### Look out for:

#### Per person/membership

An individual within a family, single parent, or couple cover can claim up to the per person limit, provided the membership limit has not been exceeded.

#### Initial consultation

Limit of one per year.

Must be ordered by a medical practitioner and the written order must be provided to TUH.

Must be custom-made or customised and prescribed and fitted by a qualified medical practitioner.

Replacement every 3 years from date of previous supply.

Provided by a registered nurse for a specific condition.

Benefits are payable towards the cost of travel and/or accommodation for the provision of hospital, medical and extras that cannot be obtained within 150 kilometres directly from the home address. Refer to the Important Information Guide for more details.

| Services (cont.)                    | Waiting periods (months) | Benefit     |  | Annual limit                 |  |
|-------------------------------------|--------------------------|-------------|--|------------------------------|--|
|                                     |                          |             |  |                              |  |
| <b>Other</b>                        |                          |             |  |                              |  |
| Active Health Bonus                 | 6                        | 100%        |  | \$75/single<br>\$150/family  |  |
| Audiology (initial/subsequent)      | 2                        | \$60/\$50   |  | \$200+                       |  |
| Dietetics (initial/subsequent)      | 2                        | \$41/\$22   |  | \$400+                       |  |
| Hearing aids                        | 12                       | \$1,000/ear |  | \$2,000                      |  |
| Health and wellness (see next page) | 2                        | 80%         |  | \$270/single<br>\$540/family |  |
| Midwife services                    | 6                        | \$60        |  | \$600                        |  |
| Prostheses (custom-made)            | 12                       | 85%         |  | \$1,500+                     |  |
| Pharmaceuticals (approved only)     | 2                        | \$54        |  | \$550+                       |  |

Only available in combination with any Total Care Hospital cover. Participation in online Health-e-Profile required.

Replacement every 3 years from date of previous supply.

An individual within a family, single parent, or couple cover can claim up to the per person limit, provided membership limit has not been exceeded.

One per year. For non-implanted, TUH-approved prosthetic appliances when ordered by a medical practitioner.

## Increasing annual limits

Limits are per person, per calendar year, unless otherwise stated.

| Services  | Limits                           |                                  |                                  |                                  |
|---|----------------------------------|----------------------------------|----------------------------------|----------------------------------|
|   | 1-2                              | 3-4                              | 5-6                              | 7+                               |
| <b>Years of membership</b>                      |                                  |                                  |                                  |                                  |
| <b>Major Dental</b>                             | <b>\$3,400</b>                   | <b>\$3,725</b>                   | <b>\$4,050</b>                   | <b>\$4,695</b>                   |
| Crowns and bridges                              | \$750                            | \$825                            | \$900                            | \$1,050                          |
| Dentures  | \$650                            | \$730                            | \$810                            | \$900                            |
| Endodontia                                      | \$400                            | \$440                            | \$480                            | \$560                            |
| Periodontia                                     | \$400                            | \$440                            | \$480                            | \$560                            |
| Dental implants                                 | \$500                            | \$550                            | \$600                            | \$765                            |
| Inlays, onlays, facings                         | \$400                            | \$440                            | \$480                            | \$560                            |
| <b>Optical</b>                                  | <b>\$250</b>                     | <b>\$260</b>                     | <b>\$270</b>                     | <b>\$280</b>                     |
| <b>Home nursing and lactation nurse</b>         | <b>\$600</b>                     | <b>\$630</b>                     | <b>\$660</b>                     | <b>\$720</b>                     |
| <b>Mechanical/health devices</b>                | <b>\$620</b>                     | <b>\$655</b>                     | <b>\$690</b>                     | <b>\$725</b>                     |
| Blood glucose/blood pressure monitors/nebuliser | \$550                            | \$580                            | \$605                            | \$660                            |
| <b>Therapies</b>                                |                                  |                                  |                                  |                                  |
| Acupuncture                                     | \$400                            | \$420                            | \$440                            | \$480                            |
| Antenatal/postnatal physiotherapy               | \$140                            | \$145                            | \$155                            | \$170                            |
| Chiropractic                                    | \$400                            | \$420                            | \$440                            | \$480                            |
| Natural therapies                               | \$400/person<br>\$800/membership | \$420/person<br>\$840/membership | \$440/person<br>\$880/membership | \$480/person<br>\$960/membership |
| Occupational therapy                            | \$400                            | \$420                            | \$440                            | \$480                            |
| Orthoptics                                      | \$200                            | \$210                            | \$220                            | \$240                            |
| Orthotics                                       | \$300                            | \$315                            | \$330                            | \$360                            |
| Osteopathy                                      | \$400                            | \$420                            | \$440                            | \$480                            |
| Physiotherapy                                   | \$700                            | \$720                            | \$740                            | \$760                            |
| Psychology/hypnotherapy                         | \$400                            | \$420                            | \$440                            | \$480                            |
| Podiatry  | \$400                            | \$420                            | \$440                            | \$480                            |
| Speech therapy                                  | \$400                            | \$420                            | \$440                            | \$480                            |
| <b>Other</b>                                    |                                  |                                  |                                  |                                  |
| Audiology                                       | \$200                            | \$210                            | \$220                            | \$240                            |
| Dietetics                                       | \$400                            | \$420                            | \$440                            | \$480                            |
| Prostheses                                      | \$1,500                          | \$1,575                          | \$1,650                          | \$1,800                          |
| Pharmaceuticals                                 | \$550                            | \$580                            | \$605                            | \$660                            |

## Health and wellness

Please contact us for details of approved Wellbeing programs. Due to legislation, benefits are only payable if not claimable through Medicare.

### Services

|   | Benefit | Annual limit                 |
|---|---------|------------------------------|
| <b>Health and wellness</b>  |         | \$270/single<br>\$540/family |
| <b>Health screenings</b><br>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 | 80%     | \$110/person                 |
| <b>Wellbeing</b><br>Quit smoking programs, nicotine replacement products (where not covered under the PBS), illness related association memberships, health education classes, lithotripsy, medical bracelets, stress management, yoga                    | 80%     | \$140/person                 |
| <b>Weight loss and fitness</b><br>Weight loss, exercise and health programs as recommended by your practitioner   | 80%     | \$140/person                 |
| <b>Other</b><br>Childbirth education class, when conducted by a doctor, hospital, or midwife (one per membership)   | 80%     | \$200/membership             |

#### Per single/family cover

An individual on a single cover can only claim up to the single limit, whereas persons under a family, single parent, or couple cover can claim up to the family limit.

#### Highlighted items

These 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 or provided by your medical practitioner.

You can apply by submitting a Health Program Approval form (completed by your medical practitioner prior to commencing a program/service), along with valid receipts. Please visit our website [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.

Visit [tuh.com.au](http://tuh.com.au) or contact us on 1300 360 701 for more information about products and services, government initiatives, our privacy policy, the complaints process, and fund rules.