

Comprehensive Extras



Effective 1 April 2018

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
Dental			
General	2		
Preventive dental		Set dental benefits depend on item number	No limits apply
General dental			No limits apply
Major	12		\$3,400+
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			\$1,000
Optical	2		Set benefits apply
Frames only		\$104	
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	
Physiotherapy	2		\$700+ overall
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	
Antenatal/postnatal physiotherapy	2	\$17	\$140+
Chiropractic	2		\$400+
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.

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

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	
Other					
Active Health Bonus	6	100%		\$75/single \$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 \$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+
Years of membership				
Major Dental	\$3,400	\$3,725	\$4,050	\$4,695
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
Optical	\$250	\$260	\$270	\$280
Home nursing and lactation nurse	\$600	\$630	\$660	\$720
Mechanical/health devices	\$620	\$655	\$690	\$725
Blood glucose/blood pressure monitors/nebuliser	\$550	\$580	\$605	\$660
Therapies				
Acupuncture	\$400	\$420	\$440	\$480
Antenatal/postnatal physiotherapy	\$140	\$145	\$155	\$170
Chiropractic	\$400	\$420	\$440	\$480
Natural therapies	\$400/person \$800/membership	\$420/person \$840/membership	\$440/person \$880/membership	\$480/person \$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
Other				
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
Health and wellness		\$270/single \$540/family
Health screenings 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
Wellbeing 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
Weight loss and fitness Weight loss, exercise and health programs as recommended by your practitioner	80%	\$140/person
Other 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 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 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.