

Ultimate Choice



Effective 1 January 2019

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

This package has it all! Your first and last choice for total peace of mind. If you want premium hospital cover, no exclusions or restrictions on medically necessary treatments, and superior extras cover, look no further.

Hospital cover

Our hospital cover protects you if you're admitted to hospital for treatment as a private patient. We pay benefits for overnight and same-day accommodation, intensive care, and all other in-hospital services where a Medicare benefit is payable for the treatment categories/services listed in the table below.

TUH may also pay benefits as listed on our website under "home care programs" for alternatives to hospital treatment.

The benefit we pay is generally higher if you are treated at a TUH-contracted hospital. At non-contracted hospitals, we only pay the default benefits as determined by the Government, so you may incur larger out-of-pocket costs.

Ultimate Choice	
Excess	\$0
Heart and heart-related	✓
Chemo and radiotherapy for cancer	✓
Stroke	✓
Brain and brain-related	✓
Digestive system & endoscopies	✓
Joint investigations & reconstructions	✓
Tonsils, grommets and adenoids	✓
Medically necessary plastic and reconstructive surgery	✓
Surgery by a podiatrist	✓
Rehabilitation	✓
Psychiatric services	✓
Cochlear implants, related admissions and replacements	✓
Insulin pumps, related admissions & replacements	✓
Robotic surgery	✓
Spinal surgery and related admissions	✓
Sterility reversals	✓
Joint replacements and revisions	✓
Dialysis for chronic kidney disease	✓
Eye lens, glaucoma and macular degeneration	✓
Cataracts	✓
Congenital defects and conditions	✓
Newborn/neonatal care	✓
Pregnancy and birth-related	✓
Labour ward	✓
Infertility investigations, assisted reproductive services	✓
Gastric banding and bariatric/obesity-related surgery (incl. reversal)	✓
Services not covered by Medicare	×
Outpatient GP/specialist	×
All other in-hospital services where a Medicare benefit is payable	✓

Hospital waiting periods

If you have transferred from another fund on a comparable level of cover and have served waiting periods, you can claim straight away.

Waiting periods apply if you are new to private health, have not had cover for more than 60 days or on upgrades or increases to cover.

Immediate cover: Accidents and psychiatric services where the Lifetime Mental Health Waiver is exercised

2 months: Rehabilitation, palliative care, psychiatric services, and all other services (unless specified)

12 months: Pregnancy, birth-related treatment and pre-existing conditions

Excluded services

No benefit is payable, including accommodation or medical fees.



Extras cover

Limits are per person, per calendar year, unless otherwise stated. Replacement and other assessment rules can apply to some services. 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		\$3,800+ overall
Crowns and bridges		Set dental benefits depend on item number	\$800+
Dentures			\$750+
Endodontia			\$500+
Periodontia			\$500+
Dental implants			\$500+
Inlays, onlays, facings			\$500+
Anti-snore device			\$300
Orthodontia	12	100%	\$1,000
Optical	2	Set benefits apply	\$260+
Frames only		\$185	
Complete set of glasses		100%	
Single vision lenses		\$145	
Bi-focal lenses		\$143	
Tri-focal lenses		\$125	
Graduated/progressive lenses		\$155	
Repairs to frames		\$70	
Contact lenses—hard/soft toric		\$175	
Contact lenses—hard/soft spherical		\$135	
Disposable contact lenses (single/pair)		\$34/\$67	
Refractive laser eye surgery	24	\$800/eye	\$1600
Chiropractic	2		\$450+
Initial/subsequent consultations		\$42/\$33	
X-rays (one per year)		\$63	
Natural therapies —aromatherapy, Bowen therapy, homeopathy, massage therapy, myotherapy, naturopathy	2	\$40	\$450+/person \$900+/membership
Physiotherapy	2		\$750+ overall
Initial/subsequent consultations		\$55/\$47	
Exercise physiology		\$35	\$250
Hydrotherapy consultations		\$25	
Group physiotherapy/exercise physiology/Pilates/hydrotherapy		\$25	\$300
Paediatric assessment (one per year)		\$63	
Antenatal/postnatal physiotherapy	2	\$17	\$140+
Psychology/hypnotherapy	2		\$450+
Initial/subsequent consultations		\$90/\$82	
Psychometric assessment (one per year)		\$116	
Group consultations (psychology only)		\$42	
Ambulance emergency transport	2	Refer to the Important Information Guide	

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 Ultimate Choice is \$2,800. See the Important Information Guide for more details.

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

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.

Provider must be a registered natural therapist approved by TUH.

Must be provided as part of a treatment plan.

No benefit paid for counsellors.

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
Mechanical/health devices	12		\$690+ overall
Blood glucose/blood pressure monitors/nebuliser		85%	\$550+
Mechanical health appliances		85%	\$200
Health aids		85%	\$120
CPAP/APAP/BiPAP machine		85%	\$690+
CPAP accessories (mask/tubing/chin strap) and repairs		85%	\$100
Podiatry	2		\$450+
Initial/subsequent consultations		\$42/\$37	
Podiatric surgery (outpatient)		85%	
Orthotics	12		\$450+ overall
Orthopaedic shoes (custom-made)		85%	
Orthotics (customised/moulded)		85%	\$360
Orthotics (custom-made)		85%	
Orthotics repair	2	85%	\$100
Osteopathy	2		\$400+
Initial/subsequent consultations		\$47/\$40	
X-rays (one per year)		\$63	
Speech therapy	2		\$450+
Initial/subsequent consultations		\$70/\$40	
Paediatric assessment (one per year)		\$100	
Family/group consultations		\$21	
Occupational therapy	2		\$450+
Initial/subsequent consultations		\$57/\$43	
Group consultations		\$28.50	
Paediatric assessment (one per year)		\$71	
Remote travel and accommodation	2		\$110
Accommodation		\$55/night	
Return travel over 300 kilometres		Up to \$110	
School accident cover	2		\$800/person \$1600/membership
Return travel		Up to \$110	\$110
Physiotherapy		85%	\$70
Parking expenses		100%	\$100
Home nursing and lactation nurse	2		\$600+
Home nursing		\$80/day	
Lactation nurse		\$30/day	
Other			
Active Health Bonus	6	100%	\$125/single \$250/family
Acupuncture (initial/subsequent)	2	\$42/\$37	\$450+
Audiology (initial/subsequent)	2	\$72/\$65	\$200+
Dietetics (initial/subsequent)	2	\$51/\$34	\$450+
Hearing aids	12	\$1,100/ear	\$2,200
Health and wellness (see next page)	2	80%	\$300/single \$600/family
Midwife services	6	\$60	\$600
Orthoptics (initial/subsequent)	2	\$32/\$25	\$450+
Prostheses (custom-made)	12	85%	\$1,500+
Pharmaceuticals (approved only)	2	\$60	\$600+

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 professional.

Replacement every 3 years from date of previous supply.

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.

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.

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.

Provided by a registered nurse for a specific condition.

Participation in online Health-e-Profile required.

Replacement every 3 years from date of previous supply.

Antenatal consultation must be with a registered midwife in private practice.

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			
	Years of membership	1-2	3-4	5-6
Major Dental	\$3,800	\$4,150	\$4,500	\$5,350
Crowns and bridges	\$800	\$850	\$950	\$1050
Dentures	\$750	\$825	\$900	\$1050
Endodontia	\$500	\$550	\$600	\$700
Periodontia	\$500	\$550	\$600	\$700
Dental implants	\$500	\$550	\$600	\$850
Inlays, onlays, facings	\$500	\$550	\$600	\$700
Optical	\$260	\$270	\$290	\$310
Mechanical/health devices	\$690	\$730	\$770	\$810
Blood glucose/blood pressure monitors/nebuliser	\$550	\$580	\$605	\$660
CPAP/APAP/BiPAP machine	\$690	\$730	\$770	\$810

Services	Limits			
	Years of membership	1-2	3-4	5-6
Acupuncture	\$450	\$470	\$495	\$540
Antenatal/postnatal physiotherapy	\$140	\$145	\$155	\$170
Audiology	\$200	\$210	\$220	\$240
Chiropractic	\$450	\$470	\$495	\$540
Dietetics	\$450	\$470	\$495	\$540
Home nursing and lactation nurse	\$600	\$630	\$660	\$720
Natural therapies	\$450/ \$900	\$470/ \$940	\$495/ \$990	\$540/ \$1,080
Occupational therapy	\$450	\$470	\$495	\$540
Orthoptics	\$450	\$470	\$495	\$540
Orthotics	\$450	\$470	\$495	\$540
Osteopathy	\$400	\$420	\$440	\$480
Physiotherapy	\$750	\$790	\$825	\$900
Psychology/hypnotherapy	\$450	\$470	\$495	\$540
Prostheses	\$1,500	\$1,575	\$1,650	\$1,800
Pharmaceuticals	\$600	\$630	\$660	\$700
Podiatry	\$450	\$470	\$495	\$540
Speech therapy	\$450	\$470	\$495	\$540

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		\$300/single \$600/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%	\$120/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%	\$150/person
Weight loss and fitness Weight loss, exercise and health programs as recommended by your practitioner	80%	\$160/person
Other Childbirth education class, when conducted by a doctor, hospital, or midwife (one per membership)	80%	\$225/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.

Extended dependant cover

Young adults who are single, not covered as student dependants, and earning under \$50,000 per year (taxable income) can remain on their parents' policy until the age of 25, for an additional premium loading.

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.