

Effective 1 January 2019

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

Designed with you in mind! Choosing the right cover is easy if you want top hospital with no exclusions on medically necessary treatments, an extensive range of extras, and an excess to help manage your premium costs.

## 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.

Easy Choice	
Excess	\$300
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	✓

## Excess

Excess is applied per person, per calendar year. If you go to hospital in January and pay the excess, you won't need to pay excess again if you go back to hospital within the same year. The excess does not apply to any dependants.

## 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	
<b>Dental</b>				
<b>General</b>	2			
Preventive dental		Set dental benefits depend on item number	No limits apply	
General dental			\$1,000	
<b>Major</b>	12		<b>\$2,000 overall</b>	
Crowns and bridges		Set dental benefits depend on item number	\$670+	
Dentures			\$600+	
Endodontia			\$350+	
Periodontia			\$350+	
Dental implants			\$350+	
Inlays, onlays, facings			\$350+	
Orthodontia			\$880	
Anti-snore device			\$300	
<b>Optical</b>	2		<b>Set benefits apply</b>	<b>\$250</b>
Frames only			\$150	
Complete set of glasses		100%		
Single vision lenses		\$123		
Bi-focal lenses		\$117		
Tri-focal lenses		\$100		
Graduated/progressive lenses		\$138		
Repairs to frames		\$60		
Contact lenses—hard/soft toric		\$167		
Contact lenses—hard/soft spherical		\$126		
Disposable contact lenses (single/pair)		\$27/\$54		
<b>Physiotherapy</b>	2		<b>\$700 overall</b>	
Initial/subsequent consultations		\$48/\$37		
Exercise physiology		\$26	\$140	
Group physiotherapy/exercise physiology (includes Pilates/hydrotherapy)		\$20	\$190	
Antenatal/postnatal		\$17	\$125	
<b>Alternative therapies</b>	2		<b>\$500 overall</b>	
<b>Acupuncture</b> (initial/subsequent)		\$34/\$29	\$400	
<b>Natural therapies</b> —aromatherapy, Bowen therapy, homeopathy, massage therapy, myotherapy, naturopathy		\$35	\$400/person \$800/membership	
<b>Osteopathy</b>			<b>\$400</b>	
Initial/subsequent consultations		\$34/\$29		
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.

The lifetime limit for orthodontia with Easy Choice is \$2640. See the Important Information Guide for more details.

Replacement every 3 years from date of previous supply.

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

Must be provided as part of a treatment plan.

Provider must be a registered natural therapist approved by TUH.

## Things to look out for

### Initial consultation

Limit of one per year.

### 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.

### 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>Other therapies</b>	2		<b>\$1000 overall</b>
<b>Dietetics</b> (initial/subsequent)		\$41/\$22	\$400
<b>Orthoptics</b> —eye therapy (initial/subsequent)		\$32/\$25	\$400
<b>Podiatry</b>			<b>\$400 overall</b>
Initial/subsequent consultations		\$40/\$34	
Podiatric surgery (outpatient)		85%	
Orthotics (custom-made)	12	85%	\$250
Orthotics (customised/moulded)		85%	\$200
Orthotics repair	2	85%	\$100
<b>Speech therapy</b>			<b>\$400</b>
Initial/subsequent consultations		\$60/\$34	
Paediatric assessment (one per year)		\$80	
Family/group consultations		\$17	
<b>Occupational therapy</b>			<b>\$400</b>
Initial/subsequent consultations		\$47/\$33	
Group consultations		\$22.50	
<b>Psychology/hypnotherapy</b>	2		<b>\$400</b>
Initial/subsequent consultations		\$80/\$70	
Group consultations (psychology only)		\$35	
<b>Remote travel and accommodation</b>	2		<b>\$100</b>
Accommodation		\$45/night	
Return travel over 300 kilometres		Up to \$100	
<b>Chiropractic</b>	2		<b>\$400</b>
Initial/subsequent consultations		\$35/\$31	
X-rays (one per year)		\$63	
<b>Mechanical/health devices</b>	12		<b>\$620 overall</b>
Blood glucose/blood pressure monitors/nebuliser		85%	<b>\$400</b>
Mechanical health appliances		85%	\$400
Health aids		85%	\$200
CPAP/APAP/BiPAP machine		85%	\$120
CPAP accessories (mask/tubing/chin strap) and repairs		85%	\$620
Prostheses (custom-made, one per year)		85%	\$100
<b>School accident cover</b>	2		<b>\$400/person \$800/membership</b>
Return travel		Up to \$100	\$100
Physiotherapy		85%	\$60
Parking expenses		100%	\$100
<b>Other</b>			
<b>Health and wellness</b> (see next page)	2	80%	\$240/single \$480/family
<b>Active Health Bonus</b>	6	100%	\$75/single \$150/family
<b>Audiology</b> (initial/subsequent)	2	\$60/\$50	\$200
<b>Hearing aids</b>	12	\$900/ear	\$1800
<b>Pharmaceuticals</b> (approved only)	2	\$50	\$500
<b>Ambulance emergency transport</b>	2	<b>Refer to the Important Information Guide</b>	

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

When recommended by an approved health professional.

No benefit paid for counsellors.

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.

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.

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

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.

Participation in online Health-e-Profile required.

Replacement every 3 years from date of previous supply.

## Major dental annual limits

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

Services	Limits							
	1	2	3	4	5	6	7	8
Crowns and bridges	\$670	\$670	\$715	\$715	\$780	\$780	\$850	\$850
Dentures	\$600	\$600	\$665	\$665	\$730	\$730	\$800	\$800
Endodontia	\$350	\$400	\$450	\$500	\$550	\$600	\$650	\$700
Periodontia	\$350	\$400	\$450	\$500	\$550	\$600	\$650	\$700
Dental implants	\$350	\$400	\$450	\$500	\$550	\$600	\$650	\$700
Inlays, onlays, facings	\$350	\$400	\$450	\$500	\$550	\$600	\$650	\$700

## 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>		\$240/single \$480/family
<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	80%	\$100/person
<b>Wellbeing</b> 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%	\$130/person
<b>Weight loss and fitness</b> Weight loss, exercise and health programs as recommended by your practitioner	80%	\$140/person
<b>Other</b> Childbirth education class, when conducted by a doctor, hospital, or midwife (one per membership)	80%	\$180/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.

## 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](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.