

Effective 1 January 2019

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

Essential cover that won't break the bank! Includes hospital cover that helps you prepare for the unexpected without paying for things you don't need and a range of extras to keep you on top of your game.

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.

Young Choice	
Excess	\$250
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	R
Surgery by a podiatrist	R
Rehabilitation	R
Psychiatric services	R
Cochlear implants, related admissions and replacements	✓
Insulin pumps, related admissions & replacements	✓
Robotic surgery	✓
Spinal surgery and related admissions	✓
Sterility reversals	x
Joint replacements and revisions	x
Dialysis for chronic kidney disease	x
Eye lens, glaucoma and macular degeneration	x
Cataracts	x
Congenital defects and conditions	✓
Newborn/neonatal care	✓
Pregnancy and birth-related	x
Labour ward	x
Infertility investigations, assisted reproductive services	x
Gastric banding and bariatric/obesity-related surgery (incl. reversal)	R
Services not covered by Medicare	x
Outpatient GP/specialist	x
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: Pre-existing conditions

Restricted services

We pay the Government's default accommodation benefit toward your private hospital accommodation or the cost of shared accommodation at a public hospital. For surgically implanted prostheses, we cover the cost for no-gap items or the minimum benefit for gap-permitted items. Theatre and labour ward fees are not covered.

R

Excluded services

No benefit is payable, including accommodation or medical fees.

X

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		\$600 overall
Preventive dental		Set dental benefits depend on item number	
General dental			
Major	12		
Endodontia			\$300
Optical	6	Set benefits apply	\$190
Frames only		\$110	
Complete set of glasses		100%	
Single vision lenses		\$99	
Bi-focal lenses		\$95	
Tri-focal lenses		\$80	
Graduated/progressive lenses		\$110	
Repairs to frames		\$40	
Contact lenses—hard/soft toric		\$135	
Contact lenses—hard/soft spherical		\$90	
Disposable contact lenses (single/pair)		\$22/\$44	
Therapies	2		\$450 overall
Acupuncture (initial/subsequent)		\$30/\$25	\$200/person \$400/membership
Natural therapies —aromatherapy, Bowen therapy, homeopathy, myotherapy, naturopathy		\$29	
Massage therapy		\$32	
Chiropractic			\$200
Initial/subsequent consultations		\$28/\$25	
X-rays (one per year)		\$45	
Osteopathy			\$200
Initial/subsequent consultations		\$29/\$24	
X-rays (one per year)		\$45	
Psychology/hypnotherapy			\$250
Initial/subsequent consultations		\$70/\$55	
Group consultations (psychology only)		\$30	
Physiotherapy			\$200
Initial/subsequent consultations		\$35/\$33	
Exercise physiology (incl. Pilates and hydrotherapy)		\$23	\$80
Health and wellness (see next page)	2	80%	\$150/single \$300/family
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.

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

To claim **natural therapies**, your provider must be a registered natural therapist approved by TUH.

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.

No benefit paid for counsellors.

Look out for:

Initial consultation

Limit of one per year.

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		\$150/single \$300/family
Health screenings 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%	\$85/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%	\$80/person
Weight loss and fitness Weight loss, exercise and health programs as recommended by your practitioner	80%	\$120/person

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.