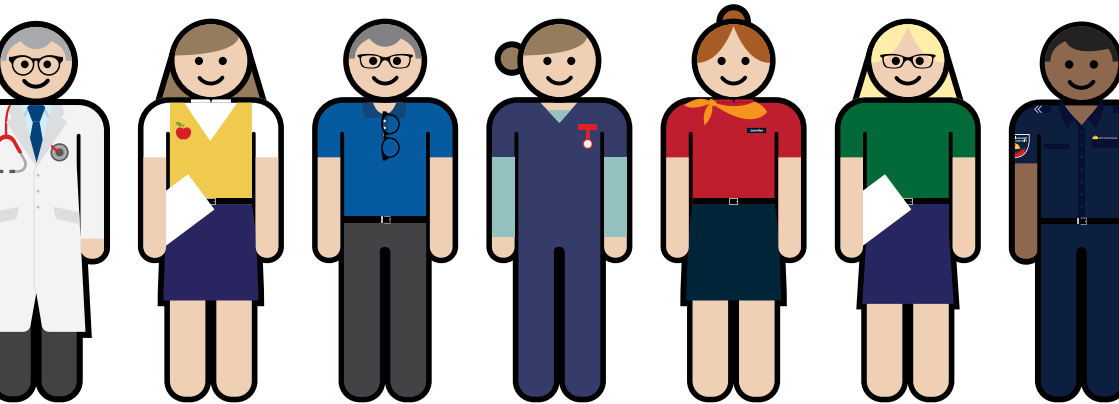


# All together better health cover

## Product summary



Effective 1 January 2019

This brochure provides a summarised comparison of all current TUH products.  
For full details, visit [tuh.com.au](http://tuh.com.au)

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Visit [tuh.com.au](http://tuh.com.au) or contact us on 1300 360 701  
for more information about

- products and services
- government initiatives
- privacy policy
- complaints process
- Private Health Insurance Code of Conduct
- fund rules.

ABN 38 085 150 376

QUEENSLAND TEACHERS' UNION HEALTH FUND LIMITED

The information in this brochure is correct at the time of printing. The terms and conditions of a policy, including the services covered, may be subject to change.

# Hospital cover

## Treatments and services

	Combined covers			Hospital only			
	Ultimate Choice	Easy Choice	Young Choice	Total Care Hospital	Family Hospital	Advantage Hospital No Pregnancy	Budget Hospital
<b>Excess</b>	<b>\$0</b>	<b>\$300</b>	<b>\$250</b>	<b>\$0</b>	<b>\$400</b>	<b>\$400</b>	<b>\$500</b>
Heart and heart-related	✓	✓	✓	✓	✓	✓	✓
Chemotherapy and radiotherapy for cancer	✓	✓	✓	✓	✓	✓	✓
Stroke	✓	✓	✓	✓	✓	✓	✓
Brain and brain-related	✓	✓	✓	✓	✓	✓	✓
Digestive system, including endoscopies	✓	✓	✓	✓	✓	✓	✓
Joint investigations and reconstructions	✓	✓	✓	✓	✓	✓	✓
Tonsils, grommets and adenoids	✓	✓	✓	✓	✓	✓	✓
Medically necessary plastic and reconstructive surgery	✓	✓	R	✓	✓	✓	R
Surgery by a podiatrist	✓	✓	R	✓	✓	✓	R
Rehabilitation	✓	✓	R	✓	✓	✓	R
Psychiatric services	✓	✓	R	✓	R	R	R
Cochlear implants, related admissions and replacements	✓	✓	✓	✓	✓	✓	✗
Insulin pumps, related admissions and 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)	✓	✓	R	✓	✗	✗	✗
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 will be able to 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 (including spinal surgery as the result of an accident) 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 and birth-related treatment and 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.

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### Excluded services

No benefit is payable, including accommodation or medical fees.

✗

This table summarises various Hospital Treatment Category conditions and/or services for which cover is provided under each TUH hospital policy. Before booking any treatment, you should contact us to ask about the benefits you can expect to receive.

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

**Extras cover**  
Annual limits

Waiting periods (months)	Combined covers			Extras only					
	Ultimate Choice	Easy Choice	Young Choice	Comprehensive Extras	Family Extras	Healthy Options 60% Extras	Mid Range Extras	Basic Extras	
<b>Dental</b>			<b>\$600 overall</b>			<b>\$1,000 overall</b>			
General	2								
Preventive dental		No limits apply	No limits apply	No limits apply	No limits apply	No limits apply	\$600	\$400	
General dental			\$1,000						
<b>Major</b>	12	<b>\$3,800+ overall</b>	<b>\$2,000 overall</b>	<b>\$3,400+ overall</b>	<b>\$2,000 overall</b>		<b>\$1,000 overall</b>		
Crowns and bridges		\$800+	\$670+	×	\$750+	\$650	\$580+	×	
Dental implants		\$500+	\$350+	×	\$500+	\$450		×	
Dentures		\$750+	\$600+	×	\$650+	\$600	\$550+	×	
Endodontia		\$500+	\$350+	\$300	\$400+	\$450	\$300	×	
Periodontia		\$500+	\$350+	×	\$400+	\$450	×	×	
Inlays, onlays, facings		\$500+	\$350+	×	\$400+	\$450	×	×	
Orthodontia		<b>\$1,000 (\$2,800 lifetime limit)</b>	\$880 (\$2,640 lifetime limit)	×	<b>\$1,000 (\$2,800 lifetime limit)</b>	\$850 (\$2,550 lifetime limit)	\$700 (\$2,100 lifetime limit)	\$550 (\$1,650 lifetime limit)	×
<b>Optical</b>	2 or 6	<b>\$260+</b>	<b>\$250</b>	<b>\$190</b>	<b>\$250+</b>	<b>\$250</b>	<b>\$250</b>	<b>\$220</b>	<b>\$160</b>
<b>Therapies</b>	2			<b>\$450 overall</b>				<b>\$400 overall</b>	
Physiotherapy		\$750+	\$700	\$200	\$700+	\$700	\$450	\$600	\$200
Acupuncture		\$450+	<b>\$500 overall</b>	\$200/person \$400/membership	\$400+	<b>\$600 overall</b>	\$500	<b>\$400 overall</b>	×
			\$400			\$600		\$350	
Natural therapies, including massage and naturopathy		\$450+/person \$900+/membership	\$400/person \$800/membership	\$400+/person \$800+/membership	\$400	\$350/person \$700/membership		\$200	
Osteopathy		\$400+	\$400	\$200	\$400+	\$600		\$300	
Chiropractic		\$450+	\$400	\$200	\$400+	\$400/person \$1,000/membership	\$300	\$200	
Psychology/hypnotherapy		\$450+	\$400	\$250	\$400+	\$400	<b>\$350 overall</b>	\$250	
			<b>\$1000 overall</b>	×	\$400+	\$300	\$250	×	
Podiatry		\$450+	\$400	×	\$300+		×	×	
Orthotics	12	\$450+	\$400	×	\$400+	\$300	×	\$150	×
Dietetics		\$450+	\$400	×	\$400+	\$400	×	\$150	×
Speech therapy		\$450+	\$400	×	\$400+	\$300	×	\$150	×
Occupational therapy		\$450+	\$400	×	\$400+	\$300	×	\$150	×
<b>Other</b>									
Health and wellness	2	\$300/person \$600/membership	\$240/person \$480/membership	\$150/person \$300/membership	\$270/person \$540/membership	\$240/person \$480/membership	\$150/person \$300/membership	\$200/person \$400/membership	×
Pharmaceuticals	2	\$600+	\$500	×	\$550+	\$500	×	\$400	\$250
Mechanical/health appliances	12	\$690+	\$620	×	\$620+	\$600	×	×	×
Hearing aids	12	\$1,100/ear	\$900/ear	×	\$1,000/ear	\$600/ear	×	×	×

The table on the previous page summarises most services for which cover is provided under each TUH extras policy. Depending on your level of cover, we may also cover

- midwife services
- laser eye surgery
- audiology
- prosthesis
- remote travel and accomodation
- other therapies.

For more information of other products and services that are covered, please refer to the individual product guides.

Sublimits may apply.

## What to look out for

### Orthodontia

With the exception of Comprehensive Extras and Ultimate Choice, the yearly limit comes out of your major dental's annual limit. Lifetime limits apply to orthodontia on all covers.

### Optical waiting period

Depending on your level of cover, your waiting period for optical may be 2 or 6 months. Please check the individual product guides for more information.

### Per person/membership

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.

## Key



### Excluded services (x)

Your cover does not include items or services that fall under these categories.



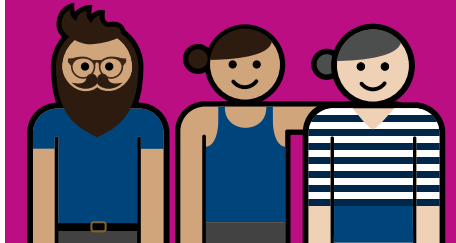
### Limits increase (+)

Limits increase with years of membership. See individual product guides for details.

### 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.

The cover is available on all current hospital and combined covers except Young Choice and Total Care Hospital.



## Instant claiming with our app

With our app, you can upload photos of your receipts and claim with the touch of a button, check your cover usage, update your details, and more.



# We think our members are the happiest in Australia

According to the 2017 Ipsos Healthcare & Insurance Australia survey,

**91%** of members are satisfied with TUH  
**85%** of members think we're trustworthy  
**72%** of members recommend us to others



Call us on 1300 360 701 or visit [tuh.com.au](http://tuh.com.au)