

Gold Easy Choice



Effective 1 April 2019

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

Gold Easy Choice	
Excess	\$300
Rehabilitation	✓
Hospital psychiatric services	✓
Palliative care	✓
Brain and nervous system	✓
Eye (not cataracts)	✓
Ear, nose and throat	✓
Tonsils, adenoids and grommets	✓
Bone, joint and muscle	✓
Joint reconstructions	✓
Kidney and bladder	✓
Male reproductive system	✓
Digestive system	✓
Hernia and appendix	✓
Gastrointestinal endoscopy	✓
Gynaecology	✓
Miscarriage and termination of pregnancy	✓
Chemotherapy, radiotherapy and immunotherapy for cancer	✓
Pain management	✓
Skin	✓
Breast surgery (medically necessary)	✓
Diabetes management (excluding insulin pumps)	✓
Heart and vascular system	✓
Lung and chest	✓
Blood	✓
Back, neck and spine	✓
Plastic and reconstructive surgery (medically necessary)	✓
Dental surgery	✓
Podiatric surgery (provided by a registered podiatric surgeon)	✓
Implantation of hearing devices	✓
Cataracts	✓
Joint replacements	✓
Dialysis for chronic kidney failure	✓
Pregnancy and birth	✓
Assisted reproductive services	✓
Weight loss surgery	✓
Insulin pumps	✓
Pain management with device	✓
Sleep studies	✓

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. 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.

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 hospital psychiatric services where the Lifetime Mental Health Waiver is exercised

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

12 months: Pregnancy and birth and pre-existing conditions

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			\$1,000	
Major	12		\$2,000 overall	
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	
Optical	2		Set benefits apply	\$250
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		
Physiotherapy	2		\$700 overall	
Initial/subsequent consultations		\$48/\$37		
Exercise physiology		\$26	\$140	
Group physiotherapy/exercise physiology (includes hydrotherapy)		\$20	\$190	
Antenatal/postnatal		\$17	\$125	
Alternative therapies	2		\$500 overall	
Acupuncture (initial/subsequent)		\$34/\$29	\$400	
Massage therapy and myotherapy		\$35	\$400/person \$800/membership	
Osteopathy			\$400	
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 registered with the Australian Regional Health Group.

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.



Services (cont.)	Waiting periods (months)	Benefit	Annual limit
Other therapies	2		\$1000 overall
Dietetics (initial/subsequent)		\$41/\$22	\$400
Orthoptics —eye therapy (initial/subsequent)		\$32/\$25	\$400
Podiatry			\$400 overall
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
Speech therapy			\$400
Initial/subsequent consultations		\$60/\$34	
Paediatric assessment (one per year)		\$80	
Family/group consultations		\$17	
Occupational therapy			\$400
Initial/subsequent consultations		\$47/\$33	
Group consultations		\$22.50	
Psychology/hypnotherapy	2		\$400
Initial/subsequent consultations		\$80/\$70	
Group consultations (psychology only)		\$35	
Remote travel and accommodation	2		\$100
Accommodation		\$45/night	
Return travel over 300 kilometres		Up to \$100	
Chiropractic	2		\$400
Initial/subsequent consultations		\$35/\$31	
X-rays (one per year)		\$63	
Mechanical/health devices	12		\$620 overall
Blood glucose/blood pressure monitors/nebuliser		85%	\$400
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
School accident cover	2		\$400/person \$800/membership
Return travel		Up to \$100	\$500
Physiotherapy		85%	\$100
Parking expenses		100%	\$60
Other			
Health and wellness (see next page)	2	80%	\$240/single \$480/family
Active Health Bonus	6	100%	\$75/single \$150/family
Audiology (initial/subsequent)	2	\$60/\$50	\$200
Hearing aids	12	\$900/ear	\$1800
Pharmaceuticals (approved only)	2	\$50	\$500
Ambulance emergency transport	2	Refer to the Important Information Guide	

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

When prescribed by an approved health professional and the written order provided to TUH.

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 300 kilometres return travel 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								
	Years of membership	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
Health and wellness		\$240/single \$480/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%	\$100/person
Wellbeing Nicotine replacement products (where not covered under the PBS), illness related association memberships, health education classes, lithotripsy, medical alert bracelets/subscriptions	80%	\$130/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%	\$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 health condition. We will only pay a benefit for these items when there is a health management plan recommended or provided by your health provider. You can apply by submitting a Health Management Program Approval form (completed by your health provider 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.