

## TAL Family Wellbeing Extras

### What's Covered

Extras are services usually provided outside of a hospital. Medicare does not generally cover these services, so we help you pay for them.

Receive 60% of the cost back (up to the annual limit and after waiting periods have been served) on:

- ✓ The cost of the consultation
- ✓ The cost of health appliances listed on this policy. Ask us about specific restrictions and replacements.

Our members have the choice to use any provider with professional qualifications recognised by us. Please read the Policy Booklet for more information on our Recognised Providers.

## TAL Family Wellbeing Extras

Wide range of extras services to suit families.

Extras Covered	Annual Limit	Maximum amount claimable per person in a calendar year	Waiting Period	Applies if you are new to health insurance or if you have recently increased your level of Extras cover
<b>Preventative dental treatment</b> Includes selected examinations, scale & cleans and fluoride treatments	No limit		2 months	
<b>General dental treatment</b> E.g. fillings, basic extractions, x-rays	\$700		2 months	
<b>Major dental treatment</b> Includes root canal therapy, crowns, bridges, dentures, oral surgery	\$700		12 months	
<b>Optical appliances</b> (appliance limits apply) E.g. prescription glasses and contact lenses (excludes coating, tinting or hardening)	\$250		6 months	
<b>Physiotherapy</b>	\$350		2 months	
<b>Ambulance</b> Emergency ambulance transport paid at 100% of the cost	No limit		1 day	
<b>Orthodontia</b>	Starting limit of \$500 (increasing by \$100 per calendar year to a lifetime limit of \$1,700)		12 months	
<b>Occupational therapy &amp; Speech pathology (speech therapy)</b>	\$350		2 months	
<b>Podiatry</b> <b>Foot orthotics</b> (appliance limits apply)	\$250		2 months	
<b>Dietary advice</b>	\$300		2 months	

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<b>Pharmaceutical prescriptions</b> Benefits only payable for non PBS items. Benefits do not apply to prescriptions dispensed to hospital in-patients	\$200		2 months	
<b>Health aids</b> (appliance limits apply) E.g. nebuliser, Irlen lens, peak flow meter, spacers	\$250		12 months	
<b>Natural therapies</b> (consultations only) Remedial massage, acupuncture, Chinese herbalism and myotherapy	\$300 (remedial massage limited to \$150)		2 months	
<b>Preventative tests</b> (service limits apply, 100% back) Thin prep, bone density tests, bowel screening	\$150		6 months	
<b>Chiropractic &amp; osteopathy</b>	\$350		2 months	
<b>Exercise physiology</b>	\$200		2 months	
<b>Psychology</b>	\$300		2 months	
<b>Healthier lifestyle</b> Approved weight management, quit smoking and health management programs (gym, personal trainer)	\$150		6 months	

#### It pays to review your cover regularly

Your life is constantly changing. So, you should remember to review your health cover at least once a year to make sure it doesn't reflect the old you. We make reviewing and updating your cover quick and easy.

Simply visit

[tal.com.au/healthinsurance](http://tal.com.au/healthinsurance)  
or call us on **1300 209 089**