

TAL Premium 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 75% 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 Premium Extras

Wide range of services with high annual limits.

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
Preventative dental treatment Includes selected examinations, scale & cleans and fluoride treatments	No limit		2 months	
General dental treatment E.g. fillings, basic extractions, x-rays	\$1,000		2 months	
Major dental treatment Includes root canal therapy, crowns, bridges, dentures, oral surgery	\$1,100		12 months	
Optical appliances (appliance limits apply) E.g. prescription glasses and contact lenses (excludes coating, tinting or hardening)	\$300		6 months	
Physiotherapy	\$500		2 months	
Ambulance Emergency ambulance transport paid at 100% of the cost	No limit		1 day	
Orthodontia	Starting limit of \$700 (increasing by \$100 per calendar year to a lifetime limit of \$2,500)		12 months	
Speech pathology (Speech therapy)	\$300		2 months	
Podiatry Foot orthotics (appliance limits apply)	\$300		2 months	
Dietary advice (consultations only)	\$350		2 months	

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Occupational therapy	\$300		2 months	
Antenatal classes & postnatal services Antenatal classes and postnatal services paid at 100% of the cost, up to the annual limit	\$250		2 months	
Pharmaceutical prescriptions Benefits only payable for non PBS items. Benefits do not apply to prescriptions dispensed to hospital in-patients	\$450		2 months	
Hearing aids & speech processors (appliance limits apply)	\$1,200		36 months	
Health aids (appliance limits apply) E.g. nebuliser, Irlen lens, peak flow meter, spacers	\$400		12 months	
Natural therapies (consultations only) Remedial massage, acupuncture, Chinese herbalism and myotherapy	\$400 (remedial massage limited to \$200)		2 months	
Preventative tests (100% back, service limits apply) Thin prep, bone density tests, bowel screening	\$200		6 months	
Chiropractic & osteopathy	\$400		2 months	
Exercise physiology	\$250		2 months	
Psychology	\$400		2 months	
Healthier lifestyle Approved weight management, quit smoking and health management programs (gym, personal trainer)	\$200		6 months	
Home nursing services	\$200		2 months	
Eye therapy (Orthoptics)	\$200		2 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
or call us on **1300 209 089**