

HEALTHY OPTIONS EXTRAS **union health**

EFFECTIVE 27 AUGUST 2018

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

Take the guesswork out of your extras cover and get 60% back on a wide range of treatments up to your annual limits. Treatments available include dental, optical, physiotherapy, natural therapies, and health and wellness services.

EXTRAS COVER

Limits are per person, per calendar year, unless otherwise stated. Benefits are only payable up to the annual limit.

| SERVICES | Waiting periods (months) | BENEFIT | ANNUAL LIMIT |
|---|--------------------------|--|------------------------|
| Dental | | | \$1,000 overall |
| General | 2 | | |
| Preventive dental | | 60% | |
| General dental | | | |
| Major | 12 | | |
| Crowns and bridges | | | |
| Dentures | | | |
| Endodontia | | 60% | |
| Periodontia | | | |
| Dental implants | | | |
| Inlays, onlays, facings | | | |
| Orthodontia | | | \$700 |
| Anti-snore device | | | |
| Optical | 6 | | \$250 |
| Frames only | | | |
| Single vision lenses | | | |
| Bi-focal lenses | | | |
| Tri-focal lenses | | | |
| Graduated/progressive lenses | | 60% | |
| Repairs to frames | | | |
| Contact lenses—hard/soft toric | | | |
| Contact lenses—hard/soft spherical | | | |
| Disposable contact lenses (single/pair) | | | |
| Physiotherapy | 2 | | \$450 |
| Consultations | | | |
| Exercise physiology | | | |
| Group physiotherapy/exercise physiology (includes Pilates/hydrotherapy) | | 60% | |
| Paediatric assessment (one per year) | | | |
| Antenatal/postnatal | | | |
| Ambulance emergency transport | 2 | Refer to the Important Information Guide | |

Dental items are as defined by the Australian Dental Association (ADA) schedule and at our discretion. Contact us 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 Healthy Options Extras is \$2,100. 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).

Provided by a physiotherapist/exercise physiologist as part of a treatment plan.

| SERVICES (CONT.) | Waiting periods (months) | BENEFIT | ANNUAL LIMIT |
|---|--------------------------|---------|----------------------------------|
| Other therapies | 2 | | \$500 |
| Acupuncture | | | |
| Natural therapies —aromatherapy, Bowen therapy, homeopathy, massage therapy, myotherapy, naturopathy | | 60% | |
| Podiatry | | | |
| Chiropractic | | | |
| Consultations | | 60% | |
| X-rays (one per year) | | | |
| Osteopathy | | | |
| Consultations | | 60% | |
| X-rays (one per year) | | | |
| Psychology/hypnotherapy | | | |
| Consultations | | | |
| Psychometric assessment (one per year) | | 60% | |
| Group consultations (psychology only) | | | |
| Other | | | |
| Health and wellness (see below) | 2 | 60% | \$150/person \$300/membership |

Provider must be a registered natural therapist approved by Union Health.

Benefits not payable for orthotics or podiatric surgery.

No benefit paid for counsellors.

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.

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 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 | 60% | |
| 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 | 60% | |
| Weight loss and fitness Weight loss, exercise and health programs as recommended by your practitioner | 60% | |
| Other Childbirth education class, when conducted by a doctor, hospital, or midwife (one per membership) | 60% | |

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, we 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 or contact us on 1300 661 283 for the form. Benefits are only payable when not claimable through another benefit category.

Visit unionhealth.com.au or contact us on 1300 661 283 for more information about products and services, government initiatives, our privacy policy, the complaints process, and fund rules.

Queensland Teachers' Union Health Fund Limited | ABN 38 085 150 376