

COMPREHENSIVE EXTRAS **union health**



EFFECTIVE 1 JANUARY 2025



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

The extras cover that works as hard as you do. When you're not willing to compromise on looking after your health and well-being, this is the cover for you. With dental, optical, massage therapy, Health Management programs, and much more, you'll be feeling better in no time!

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 <i>Dental items are as defined by the Australian Dental Association (ADA) schedule and at our discretion. For information on actual benefits payable, contact us when you have obtained an itemised treatment plan from your dentist.</i>			
General and preventative <i>Includes the surgical removal of teeth (including wisdom teeth).</i>	2	Set dental benefits depend on item number	No limits apply
Major <i>The plus (+) icon indicates services where limits increase with years of membership. See page 4 for details.</i>	12		\$3,400+
Anti-snore device <i>Replacement every 3 years from date of previous supply.</i>		Set dental benefits depend on item number	\$500
Crowns and bridges			\$750+
Dentures			\$650+
Dental implants			\$500+
Endodontia			\$400+
Inlays, onlays, facings			\$400+
Periodontia			\$400+
Orthodontia <i>The lifetime limit is \$2,800. See the Important Information Guide for details.</i>			\$1,000
Optical	6		\$260+
<i>Highlighted items: No benefit for additional lens treatments (eg. tinting/hardcoating/transitional).</i>			
Complete set of glasses		100% (Up to annual limit)	
Single vision lenses		\$127	
Bi-focal lenses		\$130	
Graduated/progressive lenses		\$147	
Tri-focal lenses		\$113	
Contact lenses – disposable (single/pair)		100% (Up to annual limit)	
Contact lenses – hard/soft spherical			
Contact lenses – hard/soft toric			
Frames only <i>Payable when prescription lenses are added.</i>		\$167	
Repairs to frames		\$60	
Physiotherapy	2		\$700 overall
Consultations - initial/subsequent		\$62/\$52	
Exercise physiology 		\$26	\$200
Group hydrotherapy consultations 		\$25	
Group physiotherapy/exercise physiology <i>Must be provided as part of a treatment plan.</i>		\$20	\$250
Paediatric assessment (one per year)		\$63	
Postnatal/antenatal physiotherapy	2	\$17	\$140+

SERVICES (CONT.)	Waiting periods (months)	BENEFIT	ANNUAL LIMIT
Other services			
Active Health Bonus <i>Only available in combination with any hospital cover. Participation in online Health-e-Profile required every 12 months.</i>	6	100%	\$75/single \$150/family
Acupuncture and Chinese herbalism consultations (initial/subsequent) <i>Provider must be registered with the Australian Regional Health Group.</i>	2	\$42/\$37	\$400+
Audiology (initial/subsequent)	2	\$75	\$200+
Chiropractic	2		\$400+
Consultations - initial/subsequent		\$44/\$35	
X-rays (one per year)		\$63	
Dietetics (initial/subsequent) 	2	\$60/\$42	\$400+
Health devices/appliances <i>Must be ordered by a medical practitioner and the written order must be provided to UH.</i>			\$620+ overall
Blood glucose/blood pressure monitors/nebuliser	12		\$550+
Compression garments	2		\$300
CPAP/APAP/BiPAP machine <i>Claimable every 3 years from date of previous supply.</i>	12		\$620
CPAP mask, tubing, chin strap and repairs <i>Servicing of machine or replacement of spare parts are not claimable.</i>	12	85%	\$100
Health aids <i>Must be custom-made or customised and prescribed and fitted by a qualified medical practitioner.</i>	12		\$120
Mechanical health appliances	12		\$200
Health management <i>Please contact us for details of approved programs. Due to legislation, benefits are only payable if not claimable through Medicare.</i>	2	80%	\$270/single \$540/family
Antenatal/postnatal classes <i>Childbirth education class, when conducted by a doctor, hospital, or midwife (one per membership)</i>		80%	\$200/membership
Ambulance subscriptions <i>Excludes QLD, TAS, ACT and NSW residents. Refer to the Important Information Guide (page 8) for further details.</i>		100%	
Health management programs <i>Nicotine replacement products (where not covered under the PBS), illness related association memberships, health education classes, lithotripsy, medical alert bracelets/ subscriptions.</i>		80%	\$140/person
Health screenings <i>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.</i>		80%	\$110/person
Healthy lifestyle programs <i>For management of a chronic health condition. Claims require a health management form completed by your medical provider and valid receipts. The form is available from our website.</i>		80%	\$140/person
Hearing aids	12	\$1,000 per ear	\$2,000
Hearing aid repairs <i>Replacement every 3 years from date of previous supply.</i>		\$800	
Home nursing and lactation nurse <i>Provided by a registered nurse for a specific condition when ordered by a medical practitioner.</i>	2		\$600+
Home nursing		\$80/day	
Lactation nurse		\$50/day	
Massage therapy and myotherapy <i>Provider must be registered with the Australian Regional Health Group.</i>	2		\$400+/person \$800+/membership
Consultation only 		\$43	

SERVICES (CONT.)	Waiting periods (months)	BENEFIT	ANNUAL LIMIT
Occupational therapy	2		\$400+
Consultations - initial/subsequent	+	\$57/\$42	
Group consultations	+	\$22.50	
Paediatric assessment (one per year)		\$71	
Orthoptics (initial/subsequent)	2	\$42	\$200+
Orthotics			\$300+ overall
Custom-made orthopaedic shoes or orthotics <i>Made or prescribed by a podiatrist or orthopaedic surgeon. Limit of one pair per person per visit.</i>	12	85%	
Customised/moulded orthotics <i>Made or prescribed by a podiatrist, orthopaedic surgeon or physiotherapist. Limit of one pair per person per visit.</i>	12	85%	\$240
Orthotic repair	2	85%	\$100
Osteopathy	2		\$400+
Initial/subsequent consultations		\$44/\$39	
X-rays (one per year)		\$63	
Pharmaceuticals (approved only) <i>Payable for medications costing over the Pharmaceutical Benefits Scheme (PBS) rate.</i>	2	\$60	\$550+
Podiatry	2		\$400+
Consultations - initial/subsequent		\$42/\$38	
Bio-mechanical gait analysis (one per year)		\$37	
Podiatric surgery (outpatient) <i>HICAPS item numbers 119, 440, 445, 474, 475, 541, 546, 547 & 561 when performed in rooms.</i>		85%	
Prostheses (custom-made) <i>Two per year for wigs and breast prostheses. One per year for all other items. For non-implanted, TUH-approved prosthetic appliances when ordered by a medical practitioner.</i>	12	85%	\$1,500+
Psychology and hypnotherapy <i>Psychology/hypnotherapy benefit only paid for a Medicare registered psychologist. Counsellors/Mental Health Social Workers must be registered with the Australian Regional Health Group.</i>	2		\$400+
Consultations - initial/subsequent	+	\$90/\$85	
Group consultations (psychology only)	+	\$35	
Psychometric assessment (one per year)		\$116	
Counselling/Mental Health Social Worker consultations – initial/subsequent	+	\$43/\$41	
Remote travel and accommodation <i>Benefits are payable towards the cost of travel and/or accommodation for the provision of hospital, medical and extras that cannot be obtained within 200 kilometres return travel directly from the home address (or 300km return travel to the Health Hub). Refer to the Important Information Guide for more details.</i>	2		\$100
Accommodation		\$50/night	
Return travel over 200 kilometres		15c/km	
Speech therapy	2		\$400+
Consultations - initial/subsequent	+	\$70/\$44	
Family/group consultations	+	\$17	
Paediatric assessment (one per year)		\$90	

INCREASING ANNUAL LIMITS

Limits are per person, per calendar year, unless otherwise stated.

SERVICES	LIMITS			
	1-2	3-4	5-6	7+
Years of membership				
Acupuncture/Chinese herbalism	\$400	\$420	\$440	\$480
Antenatal/postnatal physiotherapy	\$140	\$145	\$155	\$170
Audiology	\$200	\$210	\$220	\$240
Chiropractic	\$400	\$420	\$440	\$480
Dental (Major)	\$3,400	\$3,725	\$4,050	\$4,695
Crowns and bridges	\$750	\$825	\$900	\$1,050
Dental implants	\$500	\$550	\$600	\$765
Dentures	\$650	\$730	\$810	\$900
Endodontia	\$400	\$440	\$480	\$560
Inlays, onlays, facings	\$400	\$440	\$480	\$560
Periodontia	\$400	\$440	\$480	\$560
Dietetics	\$400	\$420	\$440	\$480
Home nursing and lactation nurse	\$600	\$630	\$660	\$720
Massage therapy and myotherapy	\$400/person \$800/ membership	\$420/person \$840/ membership	\$440/person \$880/ membership	\$480/person \$960/ membership
Health devices/appliances	\$620	\$655	\$690	\$725
Blood glucose/blood pressure monitors/ nebuliser	\$550	\$580	\$605	\$660
Occupational therapy	\$400	\$420	\$440	\$480
Optical	\$260	\$270	\$280	\$290
Orthoptics	\$200	\$210	\$220	\$240
Orthotics	\$300	\$315	\$330	\$360
Osteopathy	\$400	\$420	\$440	\$480
Pharmaceuticals	\$550	\$580	\$605	\$660
Physiotherapy	\$700	\$720	\$740	\$760
Podiatry	\$400	\$420	\$440	\$480
Prostheses	\$1,500	\$1,575	\$1,650	\$1,800
Psychology and hypnotherapy	\$400	\$420	\$440	\$480
Speech therapy	\$400	\$420	\$440	\$480

THINGS TO LOOK OUT FOR

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.

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.

Initial consultation

Limit of one per year for each service type.



Telehealth options available. See Important Information Guide for conditions and how to claim.

EXTENDED DEPENDANT COVER

Young adults who are single and not covered as student dependants can remain on their parents' policy until they turn 31, for an additional premium loading. Not available when combined with Basic Hospital or Gold Hospital.

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.