

COMPREHENSIVE EXTRAS **union health**

EFFECTIVE 1 MAY 2020

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			
General	2		
Preventive dental		Set dental benefits depend on item number	No limits apply
General dental			No limits apply
Major	12		\$3,400+
Crowns and bridges		Set dental benefits depend on item number	\$750+
Dentures			\$650+
Endodontia			\$400+
Periodontia			\$400+
Dental implants			\$500+
Inlays, onlays, facings			\$400+
Anti-snore device			\$300
Orthodontia			\$1,000
Optical	2	Set benefits apply	\$250+
Frames only		\$167	
Complete set of glasses		100%	
Single vision lenses		\$127	
Bi-focal lenses		\$130	
Tri-focal lenses		\$113	
Graduated/progressive lenses		\$147	
Repairs to frames		\$60	
Contact lenses—hard/soft toric		\$165	
Contact lenses—hard/soft spherical		\$125	
Disposable contact lenses (single/pair)		\$30/\$60	
Physiotherapy	2		\$700+ overall
Initial/subsequent consultations		\$60/\$50	
Exercise physiology		\$26	\$200
Group hydrotherapy consultations		\$25	
Group physiotherapy/exercise physiology		\$20	\$250
Paediatric assessment (one per year)		\$63	
Antenatal/postnatal physiotherapy	2	\$17	\$140+
Chiropractic	2		\$400+
Initial/subsequent consultations		\$42/\$33	
X-rays (one per year)		\$63	

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.

Replacement every 3 years from date of previous supply.

The lifetime limit for orthodontia with Comprehensive Extras is \$2,800. See the Important Information Guide for details.

No benefit for additional lens treatments (eg. tinting/hardcoating/transitional).

LOOK OUT FOR:

Initial consultation

Limit of one per year.

Limits increase

The plus icon indicates where limits increase with years of membership. See page 4 for details.



Must be provided as part of a treatment plan.

SERVICES (CONT.)	Waiting periods (months)	BENEFIT	ANNUAL LIMIT
Massage therapy and myotherapy	2		\$400+/person \$800+/membership
Consultation only		\$43	
Psychology (incl. hypnotherapy)	2		\$400+
Initial/subsequent consultations		\$85/\$81	
Psychometric assessment (one per year)		\$116	
Group consultations (psychology only)		\$35	
Podiatry	2		\$400+
Initial/subsequent consultations		\$42/\$37	
Podiatric surgery (outpatient)		85%	
Orthotics	12		\$300+ overall
Orthopaedic shoes (custom-made)		85%	
Orthotics (custom-made)		85%	
Orthotics (customised/moulded)		85%	\$240
Orthotics repair	2	85%	\$100
Osteopathy	2		\$400+
Initial/subsequent consultations		\$42/\$37	
X-rays (one per year)		\$63	
Speech therapy	2		\$400+
Initial/subsequent consultations		\$60/\$34	
Paediatric assessment (one per year)		\$90	
Family/group consultations		\$17	
Occupational therapy	2		\$400+
Initial/subsequent consultations		\$50/\$35	
Group consultations		\$22.50	
Paediatric assessment (one per year)		\$71	
Other therapies			
Acupuncture (initial/subsequent)	2	\$38/\$33	\$400+
Orthoptics (initial/subsequent)	2	\$32/\$25	\$200+
Home nursing and lactation nurse	2		\$600+
Home nursing		\$80/day	
Lactation nurse		\$30/day	
Mechanical/health devices	12		\$620+ overall
Blood glucose/blood pressure monitors/nebuliser			\$550+
Mechanical health appliances			\$200
Health aids		85%	\$120
CPAP/APAP/BiPAP machine			
CPAP mask, tubing, chin strap and repairs			\$100
Remote travel and accommodation	2		\$100
Accommodation		\$50/night	
Return travel over 300 kilometres		Up to \$100	
Ambulance emergency transport	1 day	Refer to the Important Information Guide	

Provider must be registered with the Australian Regional Health Group.

Benefit only paid for a registered psychologist. No benefit paid for counsellors.

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

Made or prescribed by a podiatrist, orthopaedic surgeon or physiotherapist. Limit 2 per person per visit.

Made or prescribed by a podiatrist or orthopaedic surgeon. Limit 2 per person per visit.

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.

Provided by a registered nurse for a specific condition when ordered by a medical practitioner.

Must be ordered by a medical practitioner and the written order must be provided to Union Health.

Must be custom-made or customised and prescribed and fitted by a qualified medical professional.

Replacement every 3 years from date of previous supply.

Servicing of machine or replacement of spare parts are not claimable.

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.

SERVICES (CONT.)	Waiting periods (months)	LIMITS	
		BENEFIT	ANNUAL LIMIT
Other			
Active Health Bonus	6	100%	\$75/single \$150/family
Audiology (initial/subsequent)	2	\$60/\$50	\$200+
Dietetics (initial/subsequent)	2	\$41/\$22	\$400+
Hearing aids	12	\$1,000 per ear	\$2,000
Hearing aid repairs	12	\$650	
Health management (see next page)	2	80%	\$270/single \$540/family
Midwife services	6	\$60	\$600
Prostheses (custom-made)	12	85%	\$1,500+
Pharmaceuticals (approved only)	2	\$54	\$550+

Only available in combination with Gold Hospital cover. Participation in online Health-e-Profile required.

Payable once every 3 years from date of previous supply.

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.

One per year. For non-implanted, Union Health-approved prosthetic appliances when ordered by a medical practitioner.

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				
Major Dental	\$3,400	\$3,725	\$4,050	\$4,695
Crowns and bridges	\$750	\$825	\$900	\$1,050
Dentures	\$650	\$730	\$810	\$900
Endodontia	\$400	\$440	\$480	\$560
Periodontia	\$400	\$440	\$480	\$560
Dental implants	\$500	\$550	\$600	\$765
Inlays, onlays, facings	\$400	\$440	\$480	\$560
Optical	\$250	\$260	\$270	\$280
Home nursing and lactation nurse	\$600	\$630	\$660	\$720
Mechanical/health devices	\$620	\$655	\$690	\$725
Blood glucose/blood pressure monitors/nebuliser	\$550	\$580	\$605	\$660
Therapies				
Acupuncture	\$400	\$420	\$440	\$480
Antenatal/postnatal physiotherapy	\$140	\$145	\$155	\$170
Chiropractic	\$400	\$420	\$440	\$480
Massage therapy and myotherapy	\$400/person \$800/membership	\$420/person \$840/membership	\$440/person \$880/membership	\$480/person \$960/membership
Occupational therapy	\$400	\$420	\$440	\$480
Orthoptics	\$200	\$210	\$220	\$240
Orthotics	\$300	\$315	\$330	\$360
Osteopathy	\$400	\$420	\$440	\$480
Physiotherapy	\$700	\$720	\$740	\$760
Psychology (incl. hypnotherapy)	\$400	\$420	\$440	\$480
Podiatry	\$400	\$420	\$440	\$480
Speech therapy	\$400	\$420	\$440	\$480
Other				
Audiology	\$200	\$210	\$220	\$240
Dietetics	\$400	\$420	\$440	\$480
Prostheses	\$1,500	\$1,575	\$1,650	\$1,800
Pharmaceuticals	\$550	\$580	\$605	\$660

HEALTH MANAGEMENT

Please contact us for details of approved programs. Due to legislation, benefits are only payable if not claimable through Medicare.

SERVICES	BENEFIT	ANNUAL LIMIT
Health management		\$270/single \$540/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%	\$110/person
Health management programs Nicotine replacement products (where not covered under the PBS), illness related association memberships, health education classes, lithotripsy, medical alert bracelets/subscriptions	80%	\$140/person
Healthy lifestyle programs Weight loss, exercise and health programs as recommended by your practitioner	80%	\$140/person
Antenatal/postnatal classes Childbirth education class, when conducted by a doctor, hospital, or midwife (one per membership)	80%	\$200/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.

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