

EVERYDAY EXTRAS

union health


EFFECTIVE 1 JANUARY 2025




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

If you're searching for a really practical extras cover, look no further than Everyday Extras. With dental, optical, massage therapy, physiotherapy and psychology included we've got you covered for many of our most popular extras.

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	12		\$2,000 overall
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			\$650
Dental implants			\$450
Dentures			\$600
Endodontia			\$450
Inlays, onlays, facings			\$450
Orthodontia <i>The lifetime limit for orthodontia with Everyday Extras is \$2,100. See the Important Information Guide for details.</i>			\$700
Periodontia			\$450
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		\$135	
Bi-focal lenses		\$135	
Graduated/progressive lenses		\$135	
Tri-focal lenses		\$135	
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>		\$115	
Repairs to frames		\$60	
Physiotherapy	2		\$700 overall
Consultations – initial/subsequent		\$60/\$50	
Exercise physiology 		\$30	\$250
Group physiotherapy/exercise physiology/hydrotherapy <i>Must be provided as part of a treatment plan.</i>		\$20	
Postnatal/antenatal		\$17	
Paediatric assessment (one per year)		\$80	

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%	\$40/single \$80/family
Massage therapy and myotherapy <i>Provider must be registered with the Australian Regional Health Group.</i>	2	\$40	\$400
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 		\$80/\$70	
Group consultations (psychology only) 		\$35	
Psychometric assessment (one per year)		\$116	
Counselling/Mental Health Social Worker consultations – initial/subsequent 		\$38/\$32	

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.

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.

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

