

FAMILY EXTRAS

EFFECTIVE 1 JANUARY 2025



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

Designed with families in mind, this cover looks after parents and children alike, with affordable cover for everybody in your family. Services include optical, speech therapy, orthotics, massage therapy, and limitless preventative dental.

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 is \$2,550. See the Important Information Guide for details.</i> | | | \$850 |
| 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 toric | | | |
| Contact lenses—hard/soft spherical | | | |
| Frames only <i>Payable when prescription lenses are added.</i> | | \$115 | |
| Repairs to frames | | \$60 | |
| Physiotherapy | 2 | | \$700 overall |
| Consultations – initial/subsequent | | \$62/\$52 | \$250 |
| Exercise physiology | | \$30 | |
| 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 |
| Alternative therapies | 2 | | \$600 overall |
| Acupuncture and Chinese herbalism consultations (initial/subsequent) <i>Provider must be registered with the Australian Regional Health Group.</i> | | \$50/\$40 | |
| Massage therapy and myotherapy <i>Provider must be registered with the Australian Regional Health Group.</i> | | \$40 | \$400 |
| Osteopathy | | | |
| Consultations - initial/subsequent | | \$52/\$42 | |
| X-rays (one per year) | 2 | \$63 | |
| Audiology (initial/subsequent) | 2 | \$75/\$70 | \$200 |
| Chiropractic | 2 | | \$400/person \$1,000/membership |
| Initial/subsequent consultations | | \$52/\$42 | |
| X-rays (one per year) | | \$70 | |
| Dietetics (initial/subsequent)  | 2 | \$60/\$42 | \$300 |
| Health devices/appliances <i>Must be ordered by a medical practitioner and the written order must be provided to UH.</i> | | | \$600 overall |
| Blood glucose/blood pressure monitors/nebuliser | | | \$400 sublimit |
| | | | \$400 |
| Mechanical health appliances | 12 | | \$200 |
| Health aids <i>Must be custom-made or customised and prescribed and fitted by a qualified medical practitioner.</i> | | | \$120 |
| Compression garments | 2 | 85% | \$300 |
| CPAP/APAP/BiPAP machine <i>Claimable every 3 years from date of previous supply.</i> | | | \$600 |
| CPAP mask, tubing, chin strap and repairs <i>Servicing of machine or replacement of spare parts are not claimable.</i> | 12 | | \$100 |
| 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> | | | \$500 |
| 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 | | \$240/single \$480/family |
| Antenatal/postnatal classes <i>Childbirth education class, when conducted by a doctor, hospital, or midwife (one per membership)</i> | | 80% | \$120/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% | \$120/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% | \$120/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% | \$120/person |
| Hearing aids <i>Replacement every 3 years from date of previous supply.</i> | 12 | \$750 per ear | \$1,500 |
| Hearing aid repairs | | \$550 | |
| Home nursing and lactation nurse <i>Provided by a registered nurse for a specific condition when ordered by a medical practitioner.</i> | 2 | | \$500 |
| Home nursing  | | \$80/day | |
| Lactation nurse | | \$50/day | |

| SERVICES (CONT.) | Waiting periods (months) | BENEFIT | ANNUAL LIMIT |
|---|--------------------------|-------------|--------------|
| Occupational therapy | 2 | | \$300 |
| Consultations - initial/subsequent | + | \$52/\$37 | |
| Group consultations | + | \$17.50 | |
| Paediatric assessment (one per year) | | \$60 | |
| Orthoptics (initial/subsequent) | 2 | \$42 | \$200 |
| Pharmaceuticals (approved only) <i>Payable for medications costing over the Pharmaceutical Benefits Scheme (PBS) rate.</i> | 2 | \$70 | \$500 |
| Podiatry and orthotics | 2 | | \$300 |
| Consultations - initial/subsequent | | \$40/\$35 | |
| Bio-mechanical gait analysis (one per year) | | \$35 | |
| Podiatric surgery (outpatient) <i>HICAPS item numbers 119, 440, 445, 474, 475, 541, 546, 547 & 561 when performed in rooms.</i> | | 85% | |
| Orthotics | | | |
| 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 | 80% | |
| 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% | \$200 |
| Orthotic repair | 2 | 85% | \$100 |
| 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 | |
| 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 | | \$45/night | |
| Return travel over 200 kilometres | | 15c/km | |
| Speech therapy | 2 | | \$400 |
| Consultations – initial/subsequent | + | \$102/\$55 | |
| Family/group consultations | + | \$40 | |
| Paediatric assessment (one per year) | | \$150 | |

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.

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