

FAMILY EXTRAS

EFFECTIVE 1 JANUARY 2021

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			
General	2		
Preventive dental		Set dental benefits depend on item number	No limits apply
General dental			No limits apply
Major	12		\$2,000 overall
Crowns and bridges		Set dental benefits depend on item number	\$650
Dentures			\$600
Endodontia			\$450
Periodontia			\$450
Dental implants			\$450
Inlays, onlays, facings			\$450
Anti-snore device			\$300
Orthodontia			\$850
Optical	6	Set benefits apply	\$250
Frames only		\$115	
Complete set of glasses		100% (Up to annual limit)	
Single vision lenses		\$135	
Bi-focal lenses		\$135	
Tri-focal lenses		\$135	
Graduated/progressive lenses		\$135	
Repairs to frames		\$60	
Contact lenses—hard/soft toric		\$140	
Contact lenses—hard/soft spherical		\$100	
Disposable contact lenses (single/pair)		\$31/\$62	
Alternative therapies	2		\$600 overall
Acupuncture (initial/subsequent)		\$50/\$40	
Massage therapy and myotherapy		\$40	\$400
Osteopathy			
Initial/subsequent consultations		\$50/\$40	
X-rays (one per year)		\$63	
Chiropractic	2		\$400/person \$1000/membership
Initial/subsequent consultations		\$50/\$40	
X-rays (one per year)		\$70	

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 Family Extras is \$2,550. See the Important Information Guide for more details.

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

Provider must be registered with the Australian Regional Health Group.

LOOK OUT FOR:

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.

SERVICES (CONT.)	Waiting periods (months)	BENEFIT	ANNUAL LIMIT
Physiotherapy	2		\$700 overall
Initial/subsequent consultations		\$60/\$50	\$250
Exercise physiology		\$30	
Group physiotherapy/exercise physiology/hydrotherapy		\$20	
Paediatric assessment (one per year)		\$80	
Antenatal/postnatal		\$17	
Podiatry	2		\$300
Initial/subsequent consultations		\$40/\$35	
Podiatric surgery (outpatient)		85%	
Orthotics	12		
Orthopaedic shoes (custom-made)		80%	
Orthotics (custom-made)		80%	
Orthotics (customised/moulded)		85%	\$200
Orthotics repair	2	85%	\$100
Psychology (incl. hypnotherapy)	2		\$400
Initial/subsequent consultations		\$75/\$63	
Psychometric assessment (one per year)		\$116	
Group consultations (psychology only)		\$35	
School accident cover	2		\$400/person \$800/membership
Return travel		Up to \$100	\$100
Physiotherapy		85%	\$60
Parking expenses		100%	\$100
Remote travel and accommodation	2		\$100
Accommodation		\$45/night	
Return travel over 300 kilometres		Up to \$100	
Speech therapy	2		\$400
Initial/subsequent consultations		\$100/\$50	
Paediatric assessment (one per year)		\$150	
Family/group consultations		\$40	
Occupational therapy	2		\$300
Initial/subsequent consultations		\$50/\$35	
Group consultations		\$17.50	
Paediatric assessment (one per year)		\$60	
Mechanical/health devices	12		\$600 overall
Blood glucose/blood pressure monitors/nebuliser			\$400 overall
Mechanical health appliances			\$400
Health aids		85%	\$200
CPAP/APAP/BiPAP machine			\$120
CPAP mask, tubing, chin strap and repairs			\$600
Prostheses (custom-made)	12		\$100
Home nursing and lactation nurse	2		\$500
Home nursing		\$50/day	
Lactation nurse		\$50/day	

LOOK OUT FOR:

Initial consultation

Limit of one per year.

Must be provided as part of a treatment plan.

HICAPS item numbers 119, 440, 445, 474, 475, 541, 546, 547 & 561 when performed in rooms.

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

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

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

Covers your dependent child for accidents occurring while attending, or travelling to or from school or an organised school activity. Benefit is limited to single parent and family cover only.

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.

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 practitioner.

Replacement every 3 years from date of previous supply.

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

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

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

SERVICES (CONT.)	Waiting periods (months)	BENEFIT	ANNUAL LIMIT
Ambulance emergency transport	1 day	Refer to the Important Information Guide	
Other			
Audiology (initial/subsequent)	2	\$70/\$60	\$200
Dietetics (initial/subsequent) 	2	\$30/\$20	\$300
Hearing aids	12	\$600 per ear	\$1,200
Hearing aid repairs	12	\$400	
Health management (see below)	2	80%	\$240/single \$480/family
Midwife services 	6	\$50	\$600
Orthoptics (initial/subsequent)	2	\$32/\$25	\$200
Pharmaceuticals (approved only)	2	\$70	\$500

Only claimable when you hold both hospital and extras cover (excl. Qld residents).

Payable once every 3 years from date of previous supply.

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

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		\$240/single \$480/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%	\$120/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%	\$120/person
Healthy lifestyle programs Weight loss, exercise and health programs as recommended by your practitioner	80%	\$120/person
Antenatal/postnatal classes Childbirth education class, when conducted by a doctor, hospital, or midwife (one per membership)	80%	\$120/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 or contact us 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.

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