

# HEALTHY OPTIONS EXTRAS





EFFECTIVE 1 JANUARY 2023




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

Take the guesswork out of your extras cover and get 60% back on a wide range of treatments up to your annual limits. Treatments available include dental, optical, physiotherapy, massage therapy, and Health Management services.

## 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	
<b>Dental</b> <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>			<b>\$1,000 overall</b>	
<b>General and preventative</b> <i>Includes the surgical removal of teeth (including wisdom teeth).</i>	2	60%		
<b>Major</b>	12			
Anti-snore device <i>Replacement every 3 years from date of previous supply.</i>		60%		
Crowns and bridges				
Dentures				
Dental implants				
Endodontia				
Inlays, onlays, facings				
Orthodontia <i>The lifetime limit is \$2,100. See the Important Information Guide for details.</i>				\$700
Periodontia				
<b>Optical</b>	6		<b>\$260</b>	
<i>Highlighted items: No benefit for additional lens treatments (eg. tinting/hardcoating/transitional).</i>		60%		
Single vision lenses				
Bi-focal lenses				
Graduated/progressive lenses				
Tri-focal lenses				
Contact lenses – disposable (single/pair)				
Contact lenses – hard/soft spherical				
Contact lenses – hard/soft toric				
Frames only				
Repairs to frames				
<b>Physiotherapy</b>	2		<b>\$450</b>	
Consultations 		60%		
Exercise physiology 				
Group physiotherapy/exercise physiology (includes hydrotherapy) <i>Provided by a physiotherapist/exercise physiologist as part of a treatment plan.</i>				
Antenatal/postnatal				
Paediatric assessment (one per year)				
<b>Other services</b>				
<b>Active Health Bonus</b> <i>Only available in combination with any hospital cover. Participation in online Health-e-Profile required every 12 months.</i>	6	100%	<b>\$40/single \$80/family</b>	

SERVICES (CONT.)	Waiting periods (months)	Benefit	Annual limit
<b>Health management</b> <i>Please contact us for details of approved programs. Due to legislation, benefits are only payable if not claimable through Medicare.</i>	2	60%	<b>\$150/single \$300/family</b>
<b>Antenatal/postnatal classes</b> <i>Childbirth education class, when conducted by a doctor, hospital, or midwife (one per membership)</i>		60%	
<b>Ambulance subscriptions</b> <i>Excludes QLD, TAS, ACT and NSW residents. Refer to the Important Information Guide (page 8) for further details.</i>			
<b>Health programs</b> <i>Nicotine replacement products (where not covered under the PBS); illness related association memberships, health education classes, lithotripsy, medical alert bracelets/ subscriptions.</i>			
<b>Health screenings</b> <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>			
<b>Weight loss, exercise and health programs</b> <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>			
<b>Therapies</b>	2		<b>\$500</b>
<b>Acupuncture</b> <i>Provider must be registered with the Australian Regional Health Group.</i>		60%	
<b>Chiropractic</b>			
Consultations			
X-rays (one per year)			
<b>Massage therapy and myotherapy</b> <i>Provider must be registered with the Australian Regional Health Group.</i>			
<b>Osteopathy</b>			
Consultations			
X-rays (one per year)			
<b>Podiatry</b> <i>Benefits not payable for orthotics or podiatric surgery.</i>			
Consultations			
Bio-mechanical gait analysis (one per year)			
<b>Psychology and hypnotherapy</b> <i>Psychology benefit only paid for a Medicare registered psychologist. Counsellors must be registered with the Australian Regional Health Group.</i>			
Consultations 			
Group consultations (psychology only) 			
Psychometric assessment (one per year)			
Counselling consultations 			

## 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](http://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

