

# HEALTHY OPTIONS EXTRAS **union health**

EFFECTIVE 1 JANUARY 2021

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>			<b>\$1,000 overall</b>
<b>General</b>	2		
Preventive dental		60%	
General dental			
<b>Major</b>	12		
Crowns and bridges			
Dentures			
Endodontia		60%	
Periodontia			
Dental implants			
Inlays, onlays, facings			
Orthodontia			\$700
Anti-snore device			
<b>Optical</b>	6		<b>\$250</b>
Frames only			
Single vision lenses			
Bi-focal lenses			
Tri-focal lenses			
Graduated/progressive lenses		60%	
Repairs to frames			
Contact lenses—hard/soft toric			
Contact lenses—hard/soft spherical			
Disposable contact lenses (single/pair)			
<b>Physiotherapy</b>	2		<b>\$450</b>
Consultations			
Exercise physiology			
Group physiotherapy/exercise physiology (includes hydrotherapy)		60%	
Paediatric assessment (one per year)			
Antenatal/postnatal			
<b>Ambulance emergency transport</b>	1 day	<b>Refer to the Important Information Guide</b>	

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.

The lifetime limit for orthodontia with Healthy Options Extras is \$2,100. See the Important Information Guide for more details.

Replacement every 3 years from date of previous supply.

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

Provided by a physiotherapist/exercise physiologist as part of a treatment plan.

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

SERVICES (CONT.)	Waiting periods (months)	BENEFIT	ANNUAL LIMIT
<b>Other therapies</b>	2		\$500
<b>Acupuncture</b>			
<b>Massage therapy and myotherapy</b>		60%	
<b>Podiatry</b>			
<b>Chiropractic</b>			
Consultations		60%	
X-rays (one per year)			
<b>Osteopathy</b>			
Consultations		60%	
X-rays (one per year)			
<b>Psychology (incl. hypnotherapy)</b>			
Consultations	+		
Psychometric assessment (one per year)		60%	
Group consultations (psychology only)	+		
<b>Other</b>			
<b>Health management (see below)</b>	2	60%	\$150/person \$300/membership

Provider must be registered with the Australian Regional Health Group.

Benefits not payable for orthotics or podiatric surgery.

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

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.

☒ 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
<b>Health management</b>		\$150/single \$300/family
<b>Health screenings</b> 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	60%	
<b>Health management programs</b> Nicotine replacement products (where not covered under the PBS), illness related association memberships, health education classes, lithotripsy, medical alert bracelets/subscriptions	60%	
<b>Healthy lifestyle programs</b> Weight loss, exercise and health programs as recommended by your practitioner	60%	
<b>Antenatal/postnatal classes</b> Childbirth education class, when conducted by a doctor, hospital, or midwife (one per membership)	60%	

### 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](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.

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