

HEALTHY OPTIONS EXTRAS



EFFECTIVE 1 JANUARY 2025




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
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>			\$1,000 overall
General and preventative <i>Includes the surgical removal of teeth (including wisdom teeth).</i>	2	60%	
Major	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>			
Periodontia			
Optical	6		\$260
<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			
Physiotherapy	2		\$450
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)			
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

SERVICES (CONT.)	Waiting periods (months)	Benefit	Annual limit
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	60%	\$150/single \$300/family
Antenatal/postnatal classes <i>Childbirth education class, when conducted by a doctor, hospital, or midwife (one per membership)</i>		60%	
Ambulance subscriptions <i>Excludes QLD, TAS, ACT and NSW residents. Refer to the Important Information Guide (page 8) for further details.</i>			
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>			
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>			
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>			
Therapies	2		\$500
Acupuncture and Chinese herbalism consultations <i>Provider must be registered with the Australian Regional Health Group.</i>		60%	
Chiropractic			
Consultations			
X-rays (one per year)			
Massage therapy and myotherapy <i>Provider must be registered with the Australian Regional Health Group.</i>			
Osteopathy			
Consultations			
X-rays (one per year)			
Podiatry <i>Benefits not payable for orthotics or podiatric surgery.</i>			
Consultations			
Bio-mechanical gait analysis (one per year)			
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>			
Consultations 			
Group consultations (psychology only) 			
Psychometric assessment (one per year)			
Counselling/Mental Health Social Worker 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 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

