

# MID RANGE EXTRAS



EFFECTIVE 1 JANUARY 2025








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

Take charge of your overall health and well-being with this mid-range extras cover. You can access benefits for dental, optical, massage therapy, Health Management programs, and more.

## 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>General and preventative</b> <i>Includes the surgical removal of teeth (including wisdom teeth).</i>	2	Set dental benefits depend on item number	<b>\$600</b>
<b>Major</b> <i>The plus (+) icon indicates services where limits increase with years of membership. See page 3 for details.</i>	12		<b>\$1,000 overall</b>
Anti-snore device <i>Replacement every 3 years from date of previous supply.</i>		Set dental benefits depend on item number	\$300
Crowns, bridges and dental implants			\$580+
Dentures			\$550+
Endodontia			\$300
Orthodontia <i>The lifetime limit is \$1,650. See the Important Information Guide for details.</i>		100%	\$550
<b>Optical</b>			
<i>Highlighted items: No benefit for additional lens treatments (eg. tinting/hardcoating/transitional).</i>			
Complete set of glasses		100% (Up to the annual limit)	
Single vision lenses		\$106	
Bi-focal lenses		\$105	
Graduated/progressive lenses		\$120	
Tri-focal lenses		\$90	
Contact lenses – disposable (single/pair)		100% (Up to annual limit)	
Contact lenses – hard/soft spherical			
Contact lenses – hard/soft toric			
Frames only <i>Payable when prescription lenses are added.</i>		\$130	
Repairs to frames		\$50	
<b>Physiotherapy</b>			
Consultations – initial/subsequent	2	\$42/\$37	<b>\$600 overall</b>
Exercise physiology		\$25	\$100
Group physiotherapy/exercise physiology (includes hydrotherapy) <i>Provided by a physiotherapist/exercise physiologist as part of a treatment plan.</i>		\$17	\$150
Postnatal/antenatal		\$17	\$110

SERVICES (CONT.)	Waiting periods (months)	Benefit	Annual limit
<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%	\$40/single \$80/family
<b>Alternative therapies</b>	2		\$400 overall
<b>Acupuncture and Chinese herbalism consultations (initial/subsequent)</b> <i>Provider must be registered with the Australian Regional Health Group.</i>		\$36/\$31	\$350
<b>Massage therapy and myotherapy</b> <i>Provider must be registered with the Australian Regional Health Group.</i>		\$35	\$350/person \$700/membership
<b>Osteopathy</b>			\$300
Consultations – initial/subsequent		\$33/\$28	
X-rays (one per year)		\$50	
<b>Chiropractic</b>	2		\$300
Consultations – initial/subsequent		\$34/\$28	
X-rays (one per year)		\$50	
<b>Health management programs</b> <i>Please contact us for details of approved programs. Due to legislation, benefits are only payable if not claimable through Medicare.</i>	2		\$200/single \$400/family
<b>Antenatal/postnatal classes</b> <i>Childbirth education class, when conducted by a doctor, hospital, or midwife (one per membership)</i>		80%	\$160/membership
<b>Ambulance subscriptions</b> <i>Excludes QLD, TAS, ACT and NSW residents. Refer to the Important Information Guide (page 8) for further details.</i>		100%	
<b>Health management 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>		80%	\$110/person
<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>		80%	\$90/person
<b>Healthy lifestyle 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>		80%	\$120/person
<b>Other therapies</b>	2		\$350 overall
<b>Dietetics (initial/subsequent)</b> 		\$60/\$42	\$150
<b>Occupational therapy</b>			\$150
Consultations – initial/subsequent 		\$37/\$29	
Group consultations 		\$17.50	
<b>Podiatry</b>			\$250
Consultations – initial/subsequent		\$37/\$31	
Bio-mechanical gait analysis (one per year)		\$31	
<b>Psychology and hypnotherapy</b> <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		\$250
Consultations – initial/subsequent 		\$75/\$60	
Group consultations (psychology only) 		\$30	
Counselling/Mental Health Social Worker consultations – initial/subsequent 		\$38/\$30	
<b>Speech therapy</b> 			\$150
Consultations – initial/subsequent		\$55/\$30	
Family/group consultations		\$12	
<b>Pharmaceuticals (approved only)</b> <i>Payable for medications costing over the Pharmaceutical Benefits Scheme (PBS) rate.</i>	2	\$60	\$400

## INCREASING ANNUAL LIMITS

Limits are per person, per calendar year, unless otherwise stated.

SERVICES	Limits			
	1-2	3-4	5-6	7+
Years of membership				
Crowns and bridges	\$580		\$680	
Dentures	\$550	\$600	\$650	\$700

## 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

