

# SILVER+ HOSPITAL ESSENTIALS **union health**

EFFECTIVE 1 JULY 2025

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

SILVER+ HOSPITAL ESSENTIALS	
EXCESS	\$400/\$750
Back, neck and spine	✓
Blood	✓
Bone, joint and muscle	✓
Brain and nervous system	✓
Breast surgery (non-cosmetic)	✓
Chemotherapy, radiotherapy and immunotherapy for cancer	✓
Dental surgery	✓
Diabetes management (excluding insulin pumps)	✓
Digestive system	✓
Ear, nose and throat	✓
Eye (not cataracts)	✓
Gastrointestinal endoscopy	✓
Gynaecology	✓
Heart and vascular system	✓
Hernia and appendix	✓
Implantation of hearing devices	✓
Joint reconstructions	✓
Kidney and bladder	✓
Lung and chest	✓
Male reproductive system	✓
Miscarriage and termination of pregnancy	✓
Pain management	✓
Pain management with device	✓
Plastic and reconstructive surgery (non-cosmetic)	✓
Podiatric surgery (provided by a registered podiatric surgeon)	✓
Rehabilitation	✓
Skin	✓
Sleep studies	✓
Tonsils, adenoids and grommets	✓
Hospital psychiatric services	R
Palliative care	R
Cataracts	x
Weight loss surgery	x
Assisted reproductive services	x
Dialysis for chronic kidney failure	x
Insulin pumps	x
Joint replacements	x
Pregnancy and birth	x
Ambulance cover – refer to the Important Information Guide (p. 8)	

Teachers Federation Health Ltd ABN 86 097 030 414 trading as Union Health.  
A Registered Private Health Insurer.

## HOSPITAL COVER

This table shows whether your policy provides cover for each treatment category. Hospital cover pays benefits towards accommodation, intensive care, theatre fees and medical charges incurred as an admitted private patient where a Medicare benefit is payable. Out-of-pocket costs may arise for some procedures such as robotic surgery, high-cost pharmacy or consumable items, or the fees charged by medical professionals. We generally pay a higher accommodation benefit at Union Health-contracted hospitals. At non-contracted hospitals, we only pay the minimum accommodation benefits as determined by the government, so you may incur larger out-of-pocket costs. We may also pay benefits for alternatives to hospital treatment, as listed on our website under “home care programs”.

## DENTAL SURGERY

**Performed by a medical practitioner:** If Medicare benefits are payable, we pay a benefit towards the hospital and medical charges.

**Performed by a dentist:** we pay benefits towards hospital charges. Any dental charges may be payable under your extras cover.

## PODIATRIC SURGERY (performed by a registered podiatric surgeon)

For podiatric surgery, we pay some benefits towards the hospital charges only. The surgeon's fees are not payable by Medicare or claimable under your hospital cover.

## EXCESS

Excess is applied per person, per calendar year. If you go to hospital in January and pay the excess, you won't need to pay excess again if you go back to hospital within the same year. The excess does not apply to dependants\*.

\*Note: Reducing your excess is considered to be upgrading your membership. We will charge your previous excess within the first two months of the upgrade, including for adults who are upgrading their level of cover by joining/ re-joining as a dependant on a family membership.

## HOSPITAL WAITING PERIODS

If you have transferred from another fund on a comparable level of cover and have served waiting periods, you can claim straight away.

Waiting periods apply if you are new to private health, have not had cover for more than 60 days or have upgraded or increased your cover.

Immediate cover: Accidents (where the condition is included in your cover) and hospital psychiatric services where the Lifetime Mental Health Waiver is exercised.

2 months: Rehabilitation, palliative care, hospital psychiatric services, and all other services (unless specified).

12 months: Pre-existing conditions.

## EXTENDED DEPENDANT COVER

Young adults who are single and not covered as student dependants can remain on their parents' policy until they turn 32, for an additional loading.

## RESTRICTED SERVICES

We pay the government's default accommodation benefit toward your private hospital accommodation or the cost of shared accommodation at a public hospital. For surgically implanted Medical Devices and Human Tissue Products, we cover the cost for no-gap items or the minimum benefit for gap-permitted items. Theatre and labour ward fees are not covered.

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## EXCLUDED SERVICES

No benefit is payable, including accommodation or medical fees.

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Visit [unionhealth.com.au](https://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.

