

# HEALTH COVER PRODUCT SUMMARY

**union health**

Brought to you by TUH, the health fund members trust.

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## HOSPITAL COVER

### TREATMENTS AND SERVICES

| TREATMENTS AND SERVICES  | COMBINED Bronze+ Young Choice | Gold Hospital* | Silver+ Family Hospital | Silver+ No Pregnancy Hospital | Silver+ Hospital Essentials | Bronze+ Hospital | Basic+ Hospital |
|--|-------------------------------|----------------|-------------------------|-------------------------------|-----------------------------|------------------|-----------------|
| <b>EXCESS</b>  | \$250                         | \$500          | \$400/\$750             | \$400/\$750                   | \$400/\$750                 | \$400/\$750      | \$500/\$750     |
| Assisted reproductive services                                 | ×                             | ✓              | ✓                       | ×                             | ×                           | ×                | ×               |
| Back, neck and spine   | ×                             | ✓              | ✓                       | ✓                             | ✓                           | ×                | ×               |
| Blood  | ✓                             | ✓              | ✓                       | ✓                             | ✓                           | ✓                | ×               |
| Bone, joint and muscle   | ✓                             | ✓              | ✓                       | ✓                             | ✓                           | ✓                | ×               |
| Brain and nervous system                                       | ✓                             | ✓              | ✓                       | ✓                             | ✓                           | ✓                | ×               |
| Breast surgery (not cosmetic)                                  | ✓                             | ✓              | ✓                       | ✓                             | ✓                           | ✓                | ×               |
| Cataracts  | ×                             | ✓              | ×                       | ✓                             | ×                           | ×                | ×               |
| Chemotherapy, radiotherapy and immunotherapy for cancer        | ✓                             | ✓              | ✓                       | ✓                             | ✓                           | ✓                | ×               |
| Dental surgery   | ✓                             | ✓              | ✓                       | ✓                             | ✓                           | ✓                | ✓               |
| Diabetes management (excluding insulin pumps)                  | ✓                             | ✓              | ✓                       | ✓                             | ✓                           | ✓                | ×               |
| Dialysis for chronic kidney failure                            | ×                             | ✓              | ✓                       | ✓                             | ×                           | ×                | ×               |
| Digestive system   | ✓                             | ✓              | ✓                       | ✓                             | ✓                           | ✓                | ×               |
| Ear, nose and throat   | ✓                             | ✓              | ✓                       | ✓                             | ✓                           | ✓                | ×               |
| Eye (not cataracts)  | ✓                             | ✓              | ✓                       | ✓                             | ✓                           | ✓                | ×               |
| Gastrointestinal endoscopy                                     | ✓                             | ✓              | ✓                       | ✓                             | ✓                           | ✓                | ×               |
| Gynaecology  | ✓                             | ✓              | ✓                       | ✓                             | ✓                           | ✓                | ×               |
| Heart and vascular system                                      | ×                             | ✓              | ✓                       | ✓                             | ✓                           | ×                | ×               |
| Hernia and appendix  | ✓                             | ✓              | ✓                       | ✓                             | ✓                           | ✓                | ✓               |
| Hospital psychiatric services                                  | R                             | ✓              | R                       | R                             | R                           | R                | R               |
| Implantation of hearing devices                                | ✓                             | ✓              | ✓                       | ✓                             | ✓                           | ×                | ×               |
| Insulin pumps  | ✓                             | ✓              | ✓                       | ✓                             | ×                           | ×                | ×               |
| Joint reconstructions  | ✓                             | ✓              | ✓                       | ✓                             | ✓                           | ✓                | ✓               |
| Joint replacements   | ×                             | ✓              | ✓                       | ✓                             | ×                           | ×                | ×               |
| Kidney and bladder   | ✓                             | ✓              | ✓                       | ✓                             | ✓                           | ✓                | ×               |
| Lung and chest   | ✓                             | ✓              | ✓                       | ✓                             | ✓                           | ✓                | ×               |
| Male reproductive system                                       | ✓                             | ✓              | ✓                       | ✓                             | ✓                           | ✓                | ×               |
| Miscarriage and termination of pregnancy                       | ✓                             | ✓              | ✓                       | ✓                             | ✓                           | ✓                | ×               |
| Pain management  | ✓                             | ✓              | ✓                       | ✓                             | ✓                           | ✓                | ×               |
| Pain management with device                                    | ×                             | ✓              | ✓                       | ✓                             | ✓                           | ×                | ×               |
| Palliative care  | ✓                             | ✓              | ✓                       | ✓                             | R                           | ✓                | R               |
| Plastic and reconstructive surgery (non cosmetic)              | ✓                             | ✓              | ✓                       | ✓                             | ✓                           | ✓                | ×               |
| Podiatric surgery (provided by a registered podiatric surgeon) | ✓                             | ✓              | ✓                       | ✓                             | ✓                           | ×                | ×               |
| Pregnancy and birth  | ×                             | ✓              | ✓                       | ×                             | ×                           | ×                | ×               |
| Rehabilitation   | R                             | ✓              | ✓                       | ✓                             | ✓                           | R                | R               |
| Skin   | ✓                             | ✓              | ✓                       | ✓                             | ✓                           | ✓                | ×               |
| Sleep studies  | ✓                             | ✓              | ✓                       | ✓                             | ✓                           | ✓                | ×               |
| Tonsils, adenoids and grommets                                 | ✓                             | ✓              | ✓                       | ✓                             | ✓                           | ✓                | ✓               |
| Weight loss surgery  | ×                             | ✓              | ×                       | ×                             | ×                           | ×                | ×               |

\*Only available in conjunction with an Extras product

This table summarises various Hospital Treatment Category conditions and/or services for which cover is provided under each Union Health hospital policy. Not all services, limits or eligibility criteria are listed.

For full details, visit [unionhealth.com.au](http://unionhealth.com.au)

Before booking any treatment, you should contact us to ask about the benefits you can expect to receive.

Union Health may also pay benefits as listed on our website under health support programs for alternatives to hospital treatment.

The benefit we pay is generally higher if you are treated at a Union Health-contracted hospital. At non-contracted hospitals, we only pay the default benefits as determined by the government, so you may incur larger out-of-pocket expenses.

### EXCESS

Excess is applied per person, per calendar year. For example, 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 any 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:** Pregnancy and birth and pre-existing conditions.

### 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 prostheses, 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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### EXTENDED DEPENDANT COVER

Young adults who are single and not covered as student dependants can remain on their parents' policy until the age of 31, for an additional premium loading.

This is available on all covers except Gold Hospital and Basic Hospital (stand alone or combined with an extras product).

## EXTRAS COVER

| ANNUAL LIMITS             | WAITING PERIODS (MONTHS) | BRONZE+ YOUNG CHOICE             | COMPREHENSIVE EXTRAS               | FAMILY EXTRAS                    | EVERYDAY EXTRAS                    | HEALTHY OPTIONS 60% EXTRAS       | MID RANGE EXTRAS                 | BASIC EXTRAS         |
|---------------------------|--------------------------|----------------------------------|------------------------------------|----------------------------------|------------------------------------|----------------------------------|----------------------------------|----------------------|
| Dental                    |                          | \$600 overall                    |                                    |                                  |                                    | \$1,000 overall                  |                                  |                      |
| General                   | 2                        |                                  |                                    |                                  |                                    |                                  |                                  |                      |
| Preventative dental       |                          |                                  | No limits apply                    | No limits apply                  | No limits apply                    |                                  | \$600                            | \$400                |
| General dental            |                          |                                  |                                    |                                  |                                    |                                  |                                  |                      |
| Major                     | 12                       |                                  | \$3,400+ overall                   | \$2,000 overall                  | \$2,000 overall                    |                                  | \$1,000 overall                  |                      |
| Crowns and bridges        |                          | x                                | \$750+                             | \$650                            | \$650                              |                                  | \$580+                           | x                    |
| Dental implants           |                          | x                                | \$500+                             | \$450                            | \$450                              |                                  |                                  | x                    |
| Dentures                  |                          | x                                | \$650+                             | \$600                            | \$600                              |                                  | \$550+                           | x                    |
| Endodontia                |                          | \$300                            | \$400+                             | \$450                            | \$450                              |                                  | \$300                            | x                    |
| Periodontia               |                          | x                                | \$400+                             | \$450                            | \$450                              |                                  | x                                | x                    |
| Inlays, onlays, facings   |                          | x                                | \$400+                             | \$450                            | \$450                              |                                  | x                                | x                    |
| Orthodontia               |                          | x                                | \$1,000<br>\$2,800 lifetime limit  | \$850<br>\$2,550 lifetime limit  | \$700<br>\$2,100 lifetime limit    | \$700<br>\$2,100 lifetime limit  | \$550<br>\$1,650 lifetime limit  | x                    |
| Optical                   | 2 or 6                   | \$200                            | \$260+                             | \$260                            | \$260                              | \$260                            | \$230                            | \$180                |
| Therapies                 | 2                        | \$450 overall                    |                                    |                                  |                                    |                                  |                                  | \$400 overall        |
| Physiotherapy             |                          | \$200                            | \$700+                             | \$700                            | \$700                              | \$450                            | \$600                            |                      |
| Acupuncture               |                          | \$200/person<br>\$400/membership | \$400+                             | \$600 overall<br>\$600           | x                                  | \$500                            | \$400 overall<br>\$350           | x                    |
| Massage and myotherapy    |                          |                                  | \$400+/person<br>\$800+/membership | \$400                            | \$400                              |                                  | \$350/person<br>\$700/membership | \$300                |
| Osteopathy                |                          |                                  | \$200                              | \$400+                           | \$600                              |                                  | x                                | \$300                |
| Chiropractic              |                          |                                  | \$200                              | \$400+                           | \$400/person<br>\$1,000/membership |                                  | x                                | \$300                |
| Psychology/hypnotherapy   |                          | \$250                            | \$400+                             | \$400                            | \$400                              |                                  | \$350 overall<br>\$250           |                      |
| Podiatry                  |                          | x                                | \$400+                             | \$300                            | x                                  |                                  | \$250                            | x                    |
| Orthotics                 | 12                       | x                                | \$300+                             |                                  | x                                  | x                                | x                                | x                    |
| Dietetics                 |                          | x                                | \$400+                             | \$300                            | x                                  | x                                | \$150                            | x                    |
| Speech therapy            |                          | x                                | \$400+                             | \$400                            | x                                  | x                                | \$150                            | x                    |
| Occupational therapy      |                          | x                                | \$400+                             | \$300                            | x                                  | x                                | \$150                            | x                    |
| Other                     |                          |                                  |                                    |                                  |                                    |                                  |                                  |                      |
| Health management         | 2                        | \$150/person<br>\$300/membership | \$270/person<br>\$540/membership   | \$240/person<br>\$480/membership | x                                  | \$150/person<br>\$300/membership | \$200/person<br>\$400/membership | x                    |
| Pharmaceuticals           | 2                        | x                                | \$550+                             | \$500                            | x                                  | x                                | \$400                            | incl. with Therapies |
| Health devices/appliances | 12                       | x                                | \$620+                             | \$600                            | x                                  | x                                | x                                | x                    |
| Hearing aids              | 12                       | x                                | \$1,000/ear                        | \$600/ear                        | x                                  | x                                | x                                | x                    |

## KEY



### EXCLUDED SERVICES

Your cover does not include items or services that fall under these categories.



### LIMITS INCREASE

Limits increase with years of membership. See individual product guides for details.

## WHAT TO LOOK FOR

### ORTHODONTIA

With the exception of Comprehensive Extras, the yearly limit comes out of your major dental's annual limit. Lifetime limits apply to orthodontia on all covers.

### PER PERSON/MEMBERSHIP

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.

### OPTICAL WAITING PERIOD

Depending on your level of cover, your waiting period for optical may be 2 or 6 months. Please check the individual product guides for more information.

This table summarises most services for which cover is provided under each Union Health extras policy. Depending on your level of cover, we may also cover

- midwife services
- laser eye surgery
- audiology
- prosthesis
- remote travel and accommodation
- other therapies.

For more information of other products and services that are covered, please refer to the individual product guides.

Sublimits may apply.

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Visit [unionhealth.com.au](http://unionhealth.com.au) or contact us on 1300 661 283 for more information about

- products and services
- government initiatives
- privacy policy
- complaints process
- Private Health Insurance Code of Conduct
- fund rules.

### INSTANT CLAIMING WITH OUR APP

With our app, you can upload photos of your receipts and claim with the touch of a button, check your cover usage, get a benefit quote, update your details, and more.



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QUEENSLAND TEACHERS' UNION HEALTH FUND  
LIMITED

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