

FAMILY EXTRAS

union health

EFFECTIVE 1 JANUARY 2023

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

Designed with families in mind, this cover looks after parents and children alike, with affordable cover for everybody in your family. Services include optical, speech therapy, orthotics, massage therapy, and limitless preventative dental.

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>			
General and preventative <i>Includes the surgical removal of teeth (including wisdom teeth).</i>	2	Set dental benefits depend on item number	No limits apply
Major	12		\$2,000 overall
Anti-snore device <i>Replacement every 3 years from date of previous supply.</i>		Set dental benefits depend on item number	\$300
Crowns and bridges			\$650
Dental implants			\$450
Dentures			\$600
Endodontia			\$450
Inlays, onlays, facings			\$450
Orthodontia <i>The lifetime limit is \$2,550. See the Important Information Guide for details.</i>			\$850
Periodontia			\$450
Optical	6		\$260
<i>Highlighted items: No benefit for additional lens treatments (eg. tinting/hardcoating/transitional).</i>			
Complete set of glasses		100% (Up to annual limit)	
Single vision lenses		\$135	
Bi-focal lenses		\$135	
Graduated/progressive lenses		\$135	
Tri-focal lenses		\$135	
Contact lenses—disposable (single/pair)		\$31/\$62	
Contact lenses—hard/soft toric		\$140	
Contact lenses—hard/soft spherical		\$100	
Frames only <i>Payable when prescription lenses are added.</i>		\$115	
Repairs to frames		\$60	
Physiotherapy	2		\$700 overall
Consultations – initial/subsequent		\$60/\$50	\$250
Exercise physiology		\$30	
Group physiotherapy/exercise physiology/hydrotherapy <i>Must be provided as part of a treatment plan.</i>		\$20	
Postnatal/antenatal		\$17	
Paediatric assessment (one per year)		\$80	

SERVICES (CONT.)	Waiting periods (months)	BENEFIT	ANNUAL LIMIT
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
Alternative therapies	2		\$600 overall
Acupuncture (initial/subsequent) <i>Provider must be registered with the Australian Regional Health Group.</i>		\$50/\$40	
Massage therapy and myotherapy <i>Provider must be registered with the Australian Regional Health Group.</i>		\$40	\$400
Osteopathy			
Consultations - initial/subsequent		\$50/\$40	
X-rays (one per year)	2	\$63	
Audiology (initial/subsequent)	2	\$70/\$60	\$200
Chiropractic	2		\$400/person \$1,000/membership
Initial/subsequent consultations		\$50/\$40	
X-rays (one per year)		\$70	
Dietetics (initial/subsequent) +	2	\$40/\$30	\$300
Health devices/appliances <i>Must be ordered by a medical practitioner and the written order must be provided to UH.</i>			\$600 overall
Blood glucose/blood pressure monitors/nebuliser			\$400 overall
Mechanical health appliances	12		\$400
Health aids <i>Must be custom-made or customised and prescribed and fitted by a qualified medical practitioner.</i>			\$200
Compression garments	2	85%	\$120
CPAP/APAP/BiPAP machine <i>Replacement every 3 years from date of previous supply.</i>			\$300
CPAP mask, tubing, chin strap and repairs <i>Servicing of machine or replacement of spare parts are not claimable.</i>	12		\$600
Prostheses (custom-made) <i>Two per year for wigs and breast prostheses. One per year for all other items. For non-implanted, TUH-approved prosthetic appliances when ordered by a medical practitioner.</i>			\$100
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		\$500
Antenatal/postnatal classes <i>Childbirth education class, when conducted by a doctor, hospital, or midwife (one per membership)</i>		80%	\$240/single \$480/family
Ambulance subscriptions <i>Excludes QLD, TAS, ACT and NSW residents. Refer to the Important Information Guide (page 8) for further details.</i>		100%	\$120/membership
Health programs <i>Nicotine replacement products (where not covered under the PBS), illness related association memberships, health education classes, lithotripsy, medical alert bracelets/ subscriptions.</i>		80%	\$120/person
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>		80%	\$120/person
Weight loss, exercise and health 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>		80%	\$120/person
Hearing aids <i>Replacement every 3 years from date of previous supply.</i>	12	\$600 per ear	\$1,200
Hearing aid repairs		\$400	
Home nursing and lactation nurse <i>Provided by a registered nurse for a specific condition when ordered by a medical practitioner.</i>	2		\$500
Home nursing		\$50/day	
Lactation nurse		\$50/day	
Midwife services +	6	\$50	\$600

SERVICES (CONT.)	Waiting periods (months)	BENEFIT	ANNUAL LIMIT
Occupational therapy	2		\$300
Consultations - initial/subsequent	+	\$50/\$35	
Group consultations	+	\$17.50	
Paediatric assessment (one per year)		\$60	
Orthoptics (initial/subsequent)	2	\$32/\$25	\$200
Pharmaceuticals (approved only) <i>Payable for medications costing over the Pharmaceutical Benefits Scheme (PBS) rate.</i>	2	\$70	\$500
Podiatry and orthotics	2		\$300
Consultations - initial/subsequent		\$40/\$35	
Bio-mechanical gait analysis (one per year)		\$35	
Podiatric surgery (outpatient) <i>HICAPS item numbers 119, 440, 445, 474, 475, 541, 546, 547 & 561 when performed in rooms.</i>		85%	
Orthotics			
Custom-made orthopaedic shoes or orthotics <i>Made or prescribed by a podiatrist or orthopaedic surgeon. Limit of one pair per person per visit.</i>	12	80%	
Customised/moulded orthotics <i>Made or prescribed by a podiatrist, orthopaedic surgeon or physiotherapist. Limit of one pair per person per visit.</i>	12	85%	\$200
Orthotic repair	2	85%	\$100
Psychology and hypnotherapy <i>Psychology benefit only paid for a Medicare registered psychologist. Counsellors must be registered with the Australian Regional Health Group.</i>	2		\$400
Consultations – initial/subsequent	+	\$75/\$63	
Group consultations (psychology only)	+	\$35	
Psychometric assessment (one per year)		\$116	
Counselling consultations – initial/subsequent	+	\$38/\$32	
Remote travel and accommodation	2		\$100
Accommodation		\$45/night	
Return travel over 300 kilometres <i>Benefits are payable towards the cost of travel and/or accommodation for the provision of hospital, medical and extras that cannot be obtained within 300 kilometres return travel directly from the home address. Refer to the Important Information Guide for more details.</i>		Up to \$100	
School accident cover <i>Covers your dependent child for accidents occurring while attending, or travelling to or from school or an organised school activity. Benefit is limited to single parent and family cover only.</i>	2		\$400/person \$800/membership
Return travel		Up to \$100	\$100
Physiotherapy		85%	\$60
Parking expenses		100%	\$100
Speech therapy	2		\$400
Consultations – initial/subsequent	+	\$100/\$50	
Family/group consultations	+	\$40	
Paediatric assessment (one per year)		\$150	

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.

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