

Private Health Information Statement - General treatment policy

Union Health Family Extras

Union Health

<https://unionhealth.com.au>

enquiries@unionhealth.com.au

1300 661 283

Underwritten by TUH, part of the Teachers Health Group

Monthly Premium

\$277.33[#]

(before any rebate or insurer discount)

Covers two adults & dependants, including non-student dependants (3 or more people, only 2 of whom are adults)

Available in Victoria

[#] You may be entitled to an Australian Government rebate on the above premium. Your premium may also include an insurer discount. Check with your insurer for details.

This policy covers children, students up to and including the age of 31 and non-students up to and including the age of 31, as well as persons with a disability who qualify as a child, student or non-student in these age ranges.

Membership of this insurer is restricted to current or former union members and their families.

General Treatment Cover

No-gap or agreed discounts at preferred optical, dental, podiatry and physiotherapy providers. See <https://unionhealth.com.au/information/using-your-extras/find-provider>.

This policy  includes General treatment (Extras) cover for

Note, for items marked with an asterisk *: *Major Dental limit includes Crowns/Bridges \$650 sub-limit, Implants \$450 sub-limit, Dentures \$600 sub-limit, Endodontia \$450 sub-limit, Periodontia \$450 sub-limit, Inlays Onlays and Facings \$450 sub-limit, Anti-snore device \$500 sub-limit and Orthodontics \$850 annual sub-limit (maximum lifetime benefit \$2,550). *Optical set benefits apply for frames/lenses/repairs, 100% up to annual limit for contacts. *Physiotherapy limit includes Exercise Physiology and Group Physiotherapy \$250 sub-limit, and Ante/post-natal physiotherapy. *Podiatry limit includes Orthotics (customised and moulded \$200 sub-limit) (repairs \$100 sub-limit). *Acupuncture limit includes \$400 sub-limit Massage/Myotherapy. *Home nursing benefits apply per day.

Treatment	Waiting period (months)	Benefit limits (per 12 months unless otherwise stated)	Examples of maximum benefits
General dental	2	No annual limit	Periodic oral examination - \$35.70 Scale & clean - \$67.20 Fluoride treatment - \$30.45 Surgical tooth extraction - \$125.00
Major dental*	12	\$2,000 per person (combined limit for major dental, endodontic, orthodontic & other services - Sub-limits apply)	Full crown veneered - \$650.00
Endodontic	12		Filling of one root canal - \$161.00
Orthodontic*	12		Braces for upper & lower teeth, including removal plus fitting of retainer - \$850.00
Optical*	6	\$260 per person	Single vision lenses & frames - 100% of charge Multi-focal lenses & frames - 100% of charge
Non PBS pharmaceuticals	2	\$500 per person	Per eligible prescription - \$70.00
Physiotherapy*	2	\$700 per person (combined limit for physiotherapy, exercise physiology & other services - Sub-limits apply)	Initial visit - \$62.00 Subsequent visit - \$52.00
Chiropractic	2	\$400 per person up to \$1,000 per policy	Initial visit - \$52.00 Subsequent visit - \$42.00
Podiatry*	2	\$300 per person (combined limit for podiatry, orthotics (podiatric orthoses) & other services - Sub-limits apply)	Initial visit - \$40.00 Subsequent visit - \$35.00
Psychology	2	\$400 per person	Initial visit - \$80.00 Subsequent visit - \$70.00

Acupuncture	2	\$600 per person (combined limit for acupuncture, remedial massage, chinese medicine, osteopathy & other services - Sub-limits apply)	Initial visit - \$50.00 Subsequent visit - \$40.00
Remedial massage*	2		Initial visit - \$40.00 Subsequent visit - \$40.00
Hearing aids	12	\$1500 limit overall \$750 per ear \$550 sub-limit on repairs. Limits apply over 3-year period from first supply.	Hearing aid - \$750.00
Blood glucose monitors*	12	\$600 per person (combined limit for blood glucose monitors & other services - Sub-limits apply)	Per monitor - 85% of charge
Audiology	2	\$200 per person	Initial visit - \$75.00 Subsequent visit - \$70.00
Ante-natal/Post-natal classes*	2	\$240 per person up to \$480 per policy (combined limit for ante-natal/post-natal classes, health management / healthy lifestyle & other services - Sub-limits apply)	Initial visit - 80% of charge Subsequent visit - 80% of charge
Chinese medicine	2	Combined limit - see Acupuncture	Initial visit - \$50.00 Subsequent visit - \$40.00
Dietetics/dietary advice	2	\$300 per person	Initial visit - \$60.00 Subsequent visit - \$42.00
Exercise physiology	2	Combined limit - see Physiotherapy	Initial visit - \$30.00 Subsequent visit - \$30.00
Eye therapy (orthoptics)	2	\$200 per person	Initial visit - \$42.00 Subsequent visit - \$42.00
Health management / Healthy lifestyle*	2	Combined limit - see Ante-natal/Post-natal classes	Health management - 80% of charge
Home nursing*	2	\$500 per person	Initial visit - \$80.00 Subsequent visit - \$80.00
Occupational therapy	2	\$300 per person	Initial visit - \$52.00 Subsequent visit - \$37.00
Orthotics (podiatric orthoses)	12	Combined limit - see Podiatry	Orthotics supply & fit - 80% of charge
Osteopathy	2	Combined limit - see Acupuncture	Initial visit - \$52.00 Subsequent visit - \$42.00
Speech therapy	2	\$400 per person	Initial visit - \$102.00 Subsequent visit - \$55.00

Other services: Anti snore device \$500 sub-limit included in Major Dental overall limit. Group Physiotherapy \$20 per consult up to \$250 sub-limit. Ante/post natal Physiotherapy \$17 per consult. Chiropractic x-ray (one per year) \$70 included in Chiropractic limit. Group Psychology \$35 per consult, Psychometric assessments \$116 and Counselling \$38 initial per initial consult, \$32 per subsequent consult, included in \$400 Psychology limit. Osteopathic x-ray (one per year) \$63 included in Osteopathy limit. Myotherapy, shiatsu, Alexander Technique \$40 per consult included in Remedial Massage sub-limit. Podiatric Surgery 85% and Biogait Analysis (one per year) \$35, included within the \$300 Podiatry limit. Orthotic Repairs 85% up to \$100 sub-limit. Group Speech Therapy \$40 per consult and Paediatric Assessment (one per year) \$150 included in Speech Therapy limit. Group Occupational Therapy \$17.50 per consult and Paediatric Assessment (one per year) \$60 included in Occupational Therapy limit. Health Management overall limit includes \$120 sub-limits on Health Screenings, Health Management Programs and Healthy Lifestyle Programs. *Blood Glucose Monitors \$400 sub-limit included in Health Devices/Appliances overall \$600 limit. All services in Health Devices/Appliances limit payable at 85% of cost including \$600 sub-limit on CPAP etc machines, \$100 sub-limit on accessories/repair, \$300 limit on compression garments, and \$500 sub-limit for Non-surgically implanted prostheses e.g. breast prostheses and wigs. Blood Glucose Monitors \$400 sub-limit includes \$200 sub-limit for other appliances and \$120 sub-limit for Health Aids. Lactation nursing \$50 daily included in \$500 Home Nursing limit. Travel and Accommodation \$45 per night and up to \$100 travel up to \$100 limit (conditions apply). Active Health Bonus \$40/person \$80/membership (conditions apply).

This policy **X** does not include General treatment (Extras) cover for

X Other treatments - check with your insurer

Other features of this general treatment cover

Online and mobile access, claims via smart phone app. Extended dependant option only available with selected hospital products, contact us for further details.

For further information about this policy see

<https://unionhealth.com.au>

Ambulance cover

In Victoria this policy provides:

Emergency: Unlimited with a waiting period of 1 day.

Non-emergency: Unlimited transport with a waiting period of 1 day, or 1 day for pre-existing conditions.

Call-out fees: will be paid for each attendance, including emergency treatment without transport to hospital.

Other features of this ambulance cover

Members who have COMBINED HOSPITAL AND EXTRAS COVER are entitled to emergency ambulance services benefits. No annual limit will apply to emergency road ambulance services. State-owned air ambulance transportation services are covered up to \$6,000 per person per annum. From 1 Jan 2022 members who have eligible stand-alone extras cover may claim the cost of a third-party ambulance subscription fee from the Health Program benefit category (sub-limits apply).

For further information about this policy see

<https://unionhealth.com.au/information/glossary/ambulance>

Disclaimer

The information contained in this Private Health Information Statement was provided by the insurer and is intended as general information. It may not take into account your particular circumstances. For information please contact the insurer.