

Private Health Information Statement - General treatment policy

Union Health Healthy Options 60% Extras

Union Health

<https://unionhealth.com.au>

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Underwritten by TUH, part of the Teachers Health Group

Monthly Premium

\$134.95 #

(before any rebate or insurer discount)

Covers one adult & dependants (2 or more people, only one of whom is an adult)

Available in NSW & ACT

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 and other dependants up to and including the age of 20, students up to and including the age of 31, as well as persons with a disability who qualify as a child or other dependant or 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 *: *Dental combined limit for general, preventative and major dental including Orthodontics (\$700 orthodontic annual limit during active treatment with a maximum lifetime benefit of \$2100). In relevant States/Territories ambulance subscription fees are payable at 60% of cost under the Health Management category if this product is held without a hospital cover.

| Treatment | Waiting period (months) | Benefit limits (per 12 months unless otherwise stated) | Examples of maximum benefits |
|------------------|-------------------------|---|---|
| General dental | 2 | \$1,000 per person (combined limit for general dental, major dental, endodontic, orthodontic & other services - Sub-limits apply) | Periodic oral examination - 60% of charge Scale & clean - 60% of charge Fluoride treatment - 60% of charge Surgical tooth extraction - 60% of charge |
| Major dental | 12 | | Full crown veneered - 60% of charge |
| Endodontic | 12 | | Filling of one root canal - 60% of charge |
| Orthodontic* | 12 | | Braces for upper & lower teeth, including removal plus fitting of retainer - 60% of charge |
| Optical | 6 | \$260 per person | Single vision lenses & frames - 60% of charge Multi-focal lenses & frames - 60% of charge |
| Physiotherapy | 2 | \$450 per person (combined limit for physiotherapy, exercise physiology & other services) | Initial visit - 60% of charge Subsequent visit - 60% of charge |
| Chiropractic | 2 | \$500 per person (combined limit for chiropractic, podiatry, psychology, acupuncture, remedial massage, chinese medicine & other services) | Initial visit - 60% of charge Subsequent visit - 60% of charge |
| Podiatry | 2 | | Initial visit - 60% of charge Subsequent visit - 60% of charge |
| Psychology | 2 | | Initial visit - 60% of charge Subsequent visit - 60% of charge |
| Acupuncture | 2 | | Initial visit - 60% of charge Subsequent visit - 60% of charge |
| Remedial massage | 2 | | Initial visit - 60% of charge Subsequent visit - 60% of charge |

| | | | |
|---|---|--|---|
| Ante-natal/Post-natal classes | 2 | \$150 per person up to \$300 per policy (combined limit for ante-natal/post-natal classes, health management / healthy lifestyle & other services) | Initial visit - 60% of charge Subsequent visit - 60% of charge |
| Chinese medicine | 2 | Combined limit - see Chiropractic | Initial visit - 60% of charge Subsequent visit - 60% of charge |
| Exercise physiology | 2 | Combined limit - see Physiotherapy | Initial visit - 60% of charge Subsequent visit - 60% of charge |
| Health management / Healthy lifestyle | 2 | Combined limit - see Ante-natal/Post-natal classes | Health management - 60% of charge |
| Other services payable at 60% of cost up to the relevant annual service category limit include: Anti-snore devices included in overall dental limit. Optical frames, lenses and contact lenses. Group Physiotherapy and Ante/post-natal Physiotherapy. Chiropractic and Osteopathic x-rays (one per year) included in overall limit. Psychology group consultations, psychometric assessments and counselling. Myotherapy, Shiatsu, Alexander Technique, Western Herbal Medicine, Naturopathy. Biogait analysis. Health screenings. Active Health Bonus \$40/person \$80/membership (conditions apply). | | | |

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

| | |
|---------------------------------|---|
| X Blood glucose monitors | X Non PBS pharmaceuticals |
| X Hearing aids | 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 NSW & ACT 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

We pay an ambulance levy for ACT and NSW permanent residents as part of their hospital or combined hospital with extras cover. This covers emergency road ambulance transportation or attendance. No annual limit will apply to emergency road ambulance services. Conditions apply. Benefits may be payable for state-owned air ambulance services (\$6,000 per person per annum limit applies). **NEITHER THIS LEVY NOR ANY AMBULANCE SERVICE BENEFIT IS PAYABLE ON STAND-ALONE EXTRAS COVER.**

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.