

Private Health Information Statement - General treatment policy

Union Health Basic Extras

Union Health

<https://unionhealth.com.au>

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1300 661 283

Underwritten by TUH, part of the Teachers Health Group

Monthly Premium

\$79.82 #

(before any rebate or insurer discount)

Covers two adults & 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 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 *: *Optical set benefits apply for frames/lenses/repairs, 100% up to annual limit for contacts. *Pharmaceuticals overall \$400 limit includes Physiotherapy, Group Physiotherapy, Exercise Physiology, Ante/Post Natal Physiotherapy, Chiropractic, Psychology, Counselling, Pharmaceuticals, Osteopathy and Remedial Massage.

Treatment	Waiting period (months)	Benefit limits (per 12 months unless otherwise stated)	Examples of maximum benefits
General dental	2	\$400 per person	Periodic oral examination - \$28.35 Scale & clean - \$52.50 Fluoride treatment - \$21.00 Surgical tooth extraction - n/a
Optical	6	\$180 per person	Single vision lenses & frames - 100% of charge Multi-focal lenses & frames - 100% of charge
Non PBS pharmaceuticals*	2	\$400 per person (combined limit for non pbs pharmaceuticals, physiotherapy, chiropractic, psychology, remedial massage, exercise physiology, osteopathy & other services)	Per eligible prescription - \$50.00
Physiotherapy	2		Initial visit - \$35.00 Subsequent visit - \$30.00
Chiropractic	2		Initial visit - \$32.00 Subsequent visit - \$25.00
Psychology	2		Initial visit - \$75.00 Subsequent visit - \$60.00
Remedial massage	2		Initial visit - \$33.00 Subsequent visit - \$33.00
Exercise physiology	2		Initial visit - \$23.00 Subsequent visit - \$23.00
Osteopathy	2		Initial visit - \$37.00 Subsequent visit - \$33.00

Also covers: Group Physiotherapy \$17 per consult. Ante/Post Natal Physiotherapy \$17 per consult. Chiropractic x-ray (one per year) \$63. Psychology group consultation \$30 per session. Counselling \$35 per initial consult, \$28 per subsequent consult. Osteopathic x-ray (one per year) \$63, Remedial Massage, Myotherapy, Shiatsu and Alexander Technique \$33 per consult.

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

 Acupuncture

 Hearing aids

 Podiatry

✘ Blood glucose monitors	✘ Major dental	✘ Other treatments - check with your insurer
✘ Endodontic	✘ Orthodontic	

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.

For further information about this policy see

<http://unionhealth.com.au>

Ambulance cover

Pensioner Concession Card and Healthcare Card holders are entitled to free clinically necessary ambulance transport. If you are not eligible for a concession and want to be covered, you can purchase insurance from a private health insurer or take out a subscription with the state ambulance service (<https://www.ambulance.vic.gov.au/membership>).

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.