



We're for the educators



TOP EXTRAS

PRODUCT SHEET

Effective 1 April 2024

TOP EXTRAS

Top Extras is our top level of Extras cover. That means higher benefits and/or limits on things our members use the most, like dental, optical and physio. Your limits for major dental treatment will even go up for the first six years you stay with us (provided you maintain continuous cover on Top Extras). To find out more go to unihealthinsurance.com.au/top-extras

	BENEFIT (UP TO)	YEARLY LIMIT	WAITING PERIOD
DENTAL			
GENERAL DENTAL			
Periodic oral examination (012) – limit of 2 services per person/year	\$40	Unlimited (unless otherwise stated)	2 months
Removal of calculus (114) – limit of 2 services per person/year	\$70		
Topical application of remineralising agent (121) – limit of 2 services per person/year	\$27		
Removal of tooth (311)	\$90		
Filling: adhesive restoration – 3 surfaces (533)	\$115		
MAJOR DENTAL			
Surgical removal of a tooth requiring bone removal (324)	\$240	Year 1	Increasing limits Match existing cover up to \$1,300 (applies when transferring from a cover that includes Major Dental with all waiting periods served)
Inlays/Onlays – tooth coloured – 1 surface (551)	\$273	Year 2	\$1,300
Inlays/Onlays – tooth coloured – 2 surfaces (552)	\$432	Year 3	\$1,600
Crown – veneered (615)	\$750	Year 4	\$2,100
Bridge pontic – direct (642)	\$520	Year 5	\$2,600
Dentures – upper and lower (719)	\$1,000	Year 6+	\$2,800
ORTHODONTIA TREATMENT			
Orthodontia	100%	\$2,500 lifetime limit, per person	12 months
OPTICAL			
Frames	\$100	\$260 per person	6 months
Single vision lenses – pair	\$160		
Bifocal lenses – pair	\$165		
Multifocal lenses – pair	\$165		
Contact lenses – pair	\$175		

	BENEFIT (UP TO)	YEARLY LIMIT	WAITING PERIOD
THERAPIES			
Chiro and Osteo – First visit	\$55	\$480 per person (sub-limits apply)	2 months
Chiro and Osteo – Subsequent visits	\$40		
Physio/Exercise physiology – First visit	\$55	\$800 per person (sub-limits apply)	
Physio/Exercise physiology – Subsequent visits	\$40		
Ante- or post-natal physio course	\$78 per confinement		
Speech therapy – First visit	\$80	\$600 per person	
Speech therapy – 2–6 visits	\$70		
Speech therapy – 7+ visits	\$45		
Occupational therapy – 1–4 visits	\$70	\$500 per person	
Occupational therapy – 5+ visits	\$44		
Podiatry – First visit	\$55	\$400 per person (sub-limits apply)	
Podiatry – Subsequent visits	\$40		
Audiology consultation	\$45	Unlimited	
Dietitian – 1–4 visits	\$60	\$400 per person	
Dietitian – 5+ visits	\$40		
Hypnotherapy	\$30	\$300 per person	
Psychology – Assessment	\$100	\$600 per person (sub-limits apply)	
Psychology – Initial consultation	\$100		
Psychology – Subsequent consultations	\$72		
Counselling – Initial consultation	\$50		
Counselling – Subsequent consultations	\$45		
Remedial massage, Acupuncture, Chinese herbal medicine consultations, Myotherapy.	\$36	\$600 per person	

HEALTHY LIFESTYLE

Health-related programs to address a specific health or medical condition. You're required to submit a Healthy Lifestyle Program form every two years, download a copy from unihealthinsurance.com.au/healthy-lifestyle

Including weight management, gym membership and more. Visit unihealthinsurance.com.au for a full list.	100%	\$200 per person (sub-limits apply)	6 months
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	BENEFIT (UP TO)	YEARLY LIMIT	WAITING PERIOD
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PHARMACEUTICAL

Benefits towards non-PBS prescription medication, that's approved by the Therapeutic Goods Administration (TGA), to treat a medical condition. Benefits are not payable for contraceptives prescribed without a medical condition. A \$280 sub-limit applies for erectile dysfunction medication.

Pharmaceuticals (non-PBS requiring prescription by law)	\$60	\$800 per person (sub-limits apply)	2 months
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ARTIFICIAL AIDS AND APPLIANCES

You may be required to submit an Aids and Appliances form. For more information, please visit unihealthinsurance.com.au/aids-appliances

Purchase of CPAP machine	75%	\$900 per person, every three years	12 months
Purchase of CPAP accessories	75%	\$150 per person	12 months
Hearing aids – 1 pair of hearing aids per person every 3 calendar years	Increasing limits	Single	Pair
	Years 1-5	\$600	\$1,200
	Years 5+	\$900	\$1,800
Blood pressure monitor (purchase)	75% up to \$85	\$1,200 per person (sub-limits apply)	2 months
Blood glucose monitor	75% up to \$160		
Compression garments	75% up to \$400		
Pregnancy shorts	75% up to \$90		
Wheelchair	50%	\$1,900 limit every 5 years (sub-limit applies for a manual wheelchair)	24 months

OTHER

Travel benefits are payable for the patient for a serious medical/dental condition for distances over 200km return (where treatment isn't available closer to home). Proof of attendance is required.

Travel	15c/km	\$400 per person	2 months
Home nursing – over 6 hours	\$95	\$800 per person	
Home nursing – under 6 hours	\$33		

EMERGENCY AMBULANCE TRANSPORT

Emergency ambulance transport	100%	\$6,000 per person	1 day
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IMPORTANT THINGS TO KNOW

WAITING PERIODS

To keep health insurance fair for everyone, you may need to wait for a while before you can claim on your Extras cover – this is a ‘waiting period’.

Waiting periods may apply if you’re **new to private health insurance**, or if you **upgrade to a higher level of cover** (with us or when you switch from another fund).

If you leave another health fund, you need to join us within 60 days to avoid re-serving any applicable waiting periods.

You don’t have to wait if you switch from another fund to the same or lower cover with us, and you’ve already served your waiting periods.

EXTRAS WAITING PERIODS

Wheelchair purchase	24 months
Major dental, Orthodontia, Medical appliances	12 months
Optical, Healthy Lifestyle	6 months
All other services	2 months
Ambulance transport	1 day

BENEFITS AND LIMITS

- All limits are based on a calendar year from 1 January (unless stated otherwise).
- Benefits are limited to one service per person, per provider, per day.
- Increasing limits are calculated on years of continuous membership of UniHealth Top Extras cover.

WHAT WE WON’T PAY FOR

We won’t pay for things like:

- two services from the same provider on the same day
- services provided by immediate family
- claims more than two years old.
- claims where no charge has been raised, such as gift vouchers for massages.
- services where benefits are payable from a third party (i.e. compensation)
- services received during any period when your membership is unfinancial or suspended.
- services not included in your cover, or for which you are serving waiting periods
- services from an unrecognised provider
- claims without official receipts
- services or goods received overseas.

This is not an exhaustive list and additional exclusions may apply based on the Fund Rules.

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This Product Sheet contains important information about your private health insurance with UniHealth. Please read it carefully in conjunction with the Membership Guide and retain for future reference.

The information contained within this brochure is current at the time of printing. Membership of UniHealth is available to current and prior education union members and their families. Fund policyholders and those covered under a policy are subject to the rules and conditions of UniHealth as well as applicable government legislation and laws. This brochure contains a summary of the main rules and conditions. Premiums and benefits are subject to change. Fund policyholders are encouraged to review the UniHealth Privacy Policy, available at unihealthinsurance.com.au/privacy. Teachers Federation Health Ltd t/as UniHealth is a signatory to the Private Health Insurance Code of Conduct.

Teachers Federation Health Ltd ABN 86 097 030 414 t/as UniHealth. A Registered Private Health Insurer.

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