

This Product Summary should be read together with the CUA Health Member Guide. Together, these documents set out important information including how your cover works, as well as your rights and obligations under your cover.

With this Extras cover, you can claim a 75% benefit back on included services. Limits and waiting periods apply as set out below.

Service Category	Items & Services	Waiting Periods	Annual Limit	Sub-limits
General Dental	Preventative treatment	2 Months	\$1,500	No sub-limit applies
	Dental examinations			
	Scale and clean			
	Extractions			
	Fillings			
	X-Rays			
Major Dental	Periodontics (e.g. treatment of gum disease)	12 Months	\$800	Lifetime limit of \$2000 for orthodontics
	Crowns, dentures & bridges			
	Root canal			
Orthodontics	Provisions of braces and adjustments			
Optical	Prescription lenses (includes frames when invoiced together)	6 Months	\$225	No sub-limit applies
	Contact lenses		(100% up to limit)	
Physiotherapy	Consultations	2 Months	\$700	\$200 sub-limit applies for wellness benefits
Chiropractic				
Osteopathy				
Wellness Benefits	Health Association Fees & Subscriptions	6 Months		
	Health Management Programs Health Checks, Scans & Screenings			
Podiatry	Consultations	2 Months	\$500 ^{^^}	No sub-limit applies (Replacement periods apply for Health Aids & Appliances)
	Biomechanical assessments	12 Months		
Alternative Therapy	Custom orthotics (excludes pre-made and off-the-shelf orthotics)			
	Acupuncture & Chinese Herbalism	2 Months		
Psychology	Consultations	2 Months		
Speech Therapy				
Eye/Orthoptic Therapy				
Occupational Therapy				
Dietetics and Nutrition				
Exercise Physiology				
Health Aids & Appliances	Hearing Aids	12 Months		
	Blood Glucose Monitors			
	Nebulisers			
	CPAP Devices			
	TENS Machine			
	Mammary Prostheses			
	Blood Pressure Monitor			
Non PBS Pharmaceuticals	Benefits for some prescription drugs that are not subsidised by the government under Pharmaceutical Benefits Scheme & comply with the fund benefit eligibility.	2 Months		
Ambulance Transport	For residents of all states, except QLD & TAS, benefits are payable for Emergency only ambulance transport anywhere in Australia (including Air Ambulance). Refer to the CUA Health Member Guide for more details.	1 Day	No annual limit	No sub-limit applies

^{^^} You pay an amount equivalent to the PBS contribution (e.g. \$40.30 as at 1 January 2019) before a benefit is paid

Important Information

Waiting Periods

When you first join CUA Health or upgrade your cover to include new services, there's a period you'll need to wait before you're able to claim certain services.

If you're transferring from another health fund, we'll recognise any waiting periods you've already served with your previous health fund for the same services on an equivalent level of cover with CUA Health. Please refer to the CUA Health Member Guide for more information on transferring from another health fund.

Annual Limit

An annual limit is the maximum amount of benefits payable towards services, items or groups of services and/or items within a calendar year.

Sub-Limit

A sub-limit is the maximum amount you can claim for a specific service, which is deducted from a larger annual limit.

Benefit Replacement Period

A benefit replacement period is a set period you need to wait from the date of purchase for an item before you can receive another benefit to replace the item. This is separate to any waiting periods you may have to serve.

Wellness Benefits

Benefits are payable for services where they're part of a health management program or provided on the advice of a health professional approved by us and where treatment is intended to improve a specific health condition/s. Please refer to the CUA Health Member Guide for further information.

Health Aids & Appliances

Individual sub-limits and benefits may apply for each type of health aid/appliance. Benefits are only paid towards the purchase and repair of appliances. No benefits are paid to rent a device.

The table below lists the benefit replacement periods and any individual sub-limit amounts that apply to the different services/product.

Health Aid/Appliance	Benefit	Benefit Replacement Period
Nebuliser	75% of the cost up to the annual limit	2 Years (one device, per person)
CPAP devices (including mask)		
Blood glucose monitor		12 Months (one device, per person)
Peak flow meter/spacer		
Tens machine/circulation booster		12 months (one device, per policy)
Blood pressure monitor		
Hearing aid device		3 Years (per person, per hearing aid)
Mammary prosthesis		
Repairs on appliances		No replacement period

Other features and benefits

Discounts from Optical Retailers

CUA Health members get additional discounts and free services, assessments or fitting sessions at leading Optical providers including Luxottica (OPSM, Laubman & Pank), OPSM Direct, Specsavers, Eyebenefit, VPS Global and others.

Refer to <https://www.cua.com.au/health-insurance> or the CUA Health Member Guide for details of discounts available at each provider.

CUA Member Discount

Get a 4% discount on your CUA Health premium when you pay by direct debit from your CUA transaction account.

Find out more, visit <https://www.cua.com.au/health-insurance/health-discount>



Current as at 1 April 2019. We may change product features and benefits from time to time, but we will give your reasonable notice before making any detrimental changes. Visit <https://www.cua.com.au/health-insurance> or call us on 1300 499 260 to make sure you have the latest Product Summary.

CUA Health is a registered private health insurer under the Private Health Insurance Act. We're committed to the Private Health Insurance Code of Conduct. For more information please visit www.privatehealth.com.au/codeofconduct/

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