

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.

Service Category	Items & Services	Waiting Periods	Annual Limit	Sub-limits
General Dental	Preventative treatment Dental examinations Scale and clean Extractions Fillings X-Rays	2 Months	No Annual Limit	No sub-limit applies
Major Dental	Endodontic (E.g. root canal treatment)	12 Months	\$500	Orthodontic sub-limit \$1250 Orthodontic lifetime limit \$2500
	Periodontics (e.g. treatment of gum disease)		\$2,000	
	Crowns, dentures & bridges			
Orthodontics	Provision of braces and adjustments			
Optical	Prescription lenses (includes frames when invoiced together) Contact lenses	6 Months	\$300 (100% up to limit)	No sub-limit applies
Physiotherapy	Consultations	2 Months	Year 1 - \$600 Year 2 - \$650 Year 3+ - \$700	No sub-limit applies
Chiropractic Osteopathy	Consultations	2 Months	Year 1 - \$400 (\$800 family) Year 2 - \$450 (\$850 family) Year 3+ - \$500 (\$900 family)	No sub-limit applies
Wellness Benefits	Health association fees & subscriptions Health management programs Health checks, scans & screenings	6 Months	Year 1 - \$200 Year 2 - \$250 Year 3+ - \$300	Individual sub-limits apply
Podiatry	Consultations Biomechanical assessments Custom orthotics (excludes pre-made and off-the-shelf orthotics)	2 Months 12 Months	\$600	No sub-limit applies
Alternative Therapy	Acupuncture & Chinese Herbalism Remedial Massage	2 Months	\$400 (\$800 per family)	No sub-limit applies
Psychology Speech Therapy Eye/Orthoptic Therapy Occupational Therapy Dietetics and Nutrition Exercise Physiology	Consultations	2 Months	\$500	No sub-limit applies
Hearing Aids	Hearing aid device & repairs	24 Months	\$1600 per 5 year period	No sub-limit applies
Health Aids & Appliances	Blood glucose monitors Nebulisers CPAP devices TENS machine Mammary prostheses Blood pressure monitor	12 Months		
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	\$600^^	No sub-limit applies
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.

## 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
CPAP mask	80% of the cost up to the annual limit	12 Months
CPAP machine		3 years per person from the previous supply date
Nebuliser		
Blood glucose monitor		
Tens machine/circulation booster		
Peak flow meter/spacer		
Blood pressure monitor		
Hearing aid device	100% of cost	Limit renews every 5 years
Hearing aid repair	70% of the cost	

## Wellness Benefits

Individual sub-limits and benefits apply for each type of wellness benefit.

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.

The table below lists individual benefits and sub-limits that apply to different services.

Wellness Benefits	Benefit	Sub-Limit
Quit smoking	80% of the cost up to the sub-limit or annual limit	\$100
Health association fees & subscriptions		\$100
Health management programs		\$125
Health checks, scans & screenings		\$75
Kids swimming lessons		\$150
Travel expenses		\$200
Travel vaccinations		\$50
Mammograms		No sub-limit applies
Weight control		\$200

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

## General Dental Benefits for kids

On Top Extras, kids receive additional general dental benefits to help reduce or eliminate the cost of dental care. For routine dental services (periodic oral examination - item 012, scaling/cleaning – item 114, and fluoride – item 121) there will be no gap payable up to a total value of \$250 per visit, for two visits per year. This benefit is within the general dental annual limits and available to dependent children up to age 23.

## 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://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://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/](http://www.privatehealth.com.au/codeofconduct/)**

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