

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	2 Months	\$400	No sub-limit applies
	Dental examinations			
	Scale and clean			
	Extractions			
	Fillings			
	X-Rays			
Optical	Prescription lenses (includes frames when invoiced together)	6 Months	\$150 <i>(100% up to limit)</i>	No sub-limit applies
	Contact lenses			
Physiotherapy	Consultations	2 Months	\$250	No sub-limit applies
Chiropractic Osteopathy	Consultations	2 Months	\$200	No sub-limit applies
Alternative Therapy	Acupuncture & Chinese Herbalism	2 Months	\$100 <i>(Up to \$200 per family)</i>	No sub-limit applies
	Remedial Massage			
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	\$100^^	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.

# 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.

## General Dental Benefits for kids

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

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