

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 60% 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	\$700	No sub-limit applies
	Dental examinations			
	Scale and clean			
	Extractions			
	Fillings			
	X-Rays			
Major Dental	Periodontics (e.g. treatment of gum disease)	12 Months		
	Crowns, dentures & bridges			
	Root canal			
Optical	Prescription lenses (includes frames when invoiced together)	6 Months	\$200 (100% up to limit)	No sub-limit applies
	Contact lenses			
Physiotherapy	Consultations	2 Months		
Chiropractic	Consultations	2 Months	\$500	\$300 sub-limit
Osteopathy				
Wellness Benefits	Health association fees & subscriptions	6 Months		
	Health management programs			
	Health checks, scans & screenings			
Alternative Therapy	Acupuncture & Chinese Herbalism	2 Months		\$100 sub-limit
	Remedial Massage			
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

# 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.

## 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.

# 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 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 register to pay your premiums by direct debit from a CUA transaction account. Find out more, visit <https://www.cua.com.au/health-insurance/health-discount>



Current as at 1 April 2021. 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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