

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			
	Basic Extractions			
	Fillings			
	X-Rays			
Optical	Prescription lenses (includes frames when invoiced together)	6 Months	\$150	No sub-limit applies
	Contact lenses		(100% up to limit)	
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	No sub-limit applies
	Remedial Massage		(Up to \$200 per family)	
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 equal to the PBS contribution before a benefit is paid per script

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.

Examples of Benefits

Dental	Item Number	Benefit
Periodic oral examination	012	\$25.00
X-Rays	022	\$20.00
Scale & clean	014	\$28.00
Fluoride treatment	121	\$16.00
Non-surgical extraction	311	\$72.00
One surface filling	511	\$60.00
Three surface fillings	513	\$86.00
Optical		
Frames, lenses, tinting, repairs, contact lenses - available by prescription only		100 % up to annual limit
Physiotherapy		
Initial consultation		\$37.00
Subsequent consultation		\$24.00
Chiropractic		
Initial consultation		\$33.00
Subsequent consultation		\$20.00
Osteopathic		
Initial consultation		\$33.00
Subsequent consultation		\$20.00
Acupuncture		
Initial consultation		\$30.00
Subsequent consultation		\$18.00
Chinese Herbalism		
Consultation		\$18.00
Remedial Massage		
Consultation		\$18.00
Pharmacy		
Per script - after PBS equivalent co-payment subtracted		Up to \$25.00

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.cuahealth.com.au> 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.

Member Discount

Get a 4% discount on your CUA Health premium when you register to pay your premiums by direct debit from a Great Southern Bank transaction account. Find out more, visit <https://www.cuahealth.com.au/health-discount>.



Current as at 1 October 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.cuahealth.com.au> 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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