

Private Health Insurance Standard Information Statement - General Treatment Policy

This Statement provides basic information for the purposes of comparison only. **For full explanation of this general treatment policy please contact the health insurer on 1300 499 260 or visit <http://www.cuahealth.com.au>.**

HEALTH INSURER: **CUA Health Limited**

WHO IS COVERED:

Two adults & dependant(s)

PRODUCT NAME: **Gold Extras**

MONTHLY PREMIUM: #

\$135.86 (before any rebate or loading)

AVAILABLE FOR: Residents of **Victoria**

MEDICARE LEVY SURCHARGE:

NOT Exempt

You may be entitled to an Australian Government rebate on this premium. Your premium may include an insurer discount. Check with your insurer for more details.

PREFERRED SERVICE PROVIDER ARRANGEMENTS: This health insurer does not operate a preferred provider scheme.

SERVICES	COVER	WAITING PERIOD (MONTHS)	BENEFIT LIMITS (PER 12 MONTHS)	EXAMPLES OF MAXIMUM BENEFITS
DENTAL • General dental	✓	2	No annual limit (no limit on preventative dental)	Periodic oral examination - \$35.00 Scale & clean - \$70.00 Fluoride treatment - \$22.00 Surgical tooth extraction - \$176.00
• Major dental	✓	12	\$2,000 per person (combined limit for major dental & orthodontic - Sub-limits apply) \$2,500 life time limit for orthodontic	Full crown veneered - \$974.00
• Endodontic	✓	12	\$500 per person	Filling of one root canal - \$184.00
• Orthodontic	✓	12	Combined limit - see Major dental	Braces for upper & lower teeth, including removal plus fitting of retainer - 100% of charge
OPTICAL (eg prescribed spectacles / contact lenses)	✓	6	\$300 per person	Single vision lenses & frames - 100% of charge Multi-focal lenses & frames - 100% of charge
NON PBS PHARMACEUTICALS	✓	2	\$600 per person	Per eligible prescription - \$50.00
PHYSIOTHERAPY	✓	2	\$600 per person	Initial visit - \$50.00 Subsequent visit - \$33.00
CHIROPRACTIC	✓	2	\$400 per person up to \$800 per policy (combined limit for chiropractic, acupuncture, naturopathy, remedial massage & other services)	Initial visit - \$45.00 Subsequent visit - \$27.00
PODIATRY	✓	2	\$500 per person (combined limit for podiatry, psychology & other services)	Initial visit - \$36.00 Subsequent visit - \$29.00
PSYCHOLOGY	✓	2		Initial visit - \$85.00 Subsequent visit - \$62.00
ACUPUNCTURE	✓	2		Initial visit - \$45.00 Subsequent visit - \$27.00
NATUROPATHY	✓	2	Combined limit - see Chiropractic	Initial visit - \$45.00 Subsequent visit - \$27.00
REMEDIAL MASSAGE	✓	2		Initial visit - \$27.00 Subsequent visit - \$27.00
HEARING AIDS	✓	12	\$1,300 per service 2 appliance(s) every 3 years	Per hearing aid - \$800.00
BLOOD GLUCOSE MONITORS	✓	12	\$600 per person 1 appliance(s) every 3 years (combined limit for blood glucose monitors & other services)	Per monitor - 80% of charge
AMBULANCE	✓	0 day	No annual limit	Comprehensive cover (see insurer for details)

OTHER FEATURES: CUA Health's Extras policies offer great value for money for a large range of services with on the spot claiming. All CUA Health customers get additional discounts from leading optical retail stores. Visit www.cuahealth.com.au for more details