



# Comprehensive Hospital

## Hospital Cover

Effective from 1 April 2013

### Want our very best Hospital Cover?

With Comprehensive Hospital you can be looked after in one of over 500 private hospitals we have an agreement with for all major and minor operations.

The cover can be used for hip or knee replacements, heart and eye related treatments – and a great deal more. If you're considering having children it is worth noting that midwife and homebirth services are also included.

You can also take advantage of several preventative health benefits like doctor health checks, quit smoking, plus weight loss and fitness help.

### Excess options

You can choose Comprehensive Hospital with or without an excess:

- Comprehensive Hospital with no excess
- Comprehensive Hospital with \$250 excess
- Comprehensive Hospital with \$500 excess

If you choose an excess option, you will only pay an excess on the first hospital admission each year for singles cover, or for the first two hospital admissions each year for couples or family cover.

### At a glance

#### Hospital features

- ✓ Accommodation and theatre fees
- ✓ Emergency ambulance transportation
- ✓ Day surgery and procedures
- ✓ Heart-related services
- ✓ Rehabilitation
- ✓ Psychiatric hospitalisation
- ✓ Hip or knee replacement
- ✓ Renal dialysis
- ✓ Major eye surgery
- ✓ Surgical prosthesis

#### Pregnancy and related services

- ✓ Pregnancy and childbirth
- ✓ Access to private midwife
- ✓ Fertility treatments
- ✓ Access to baby+me® support program

### Health benefits and features

Keeping happy and healthy is important. To make staying healthy simple, your cover has these useful health benefits included:

#### Health support programs

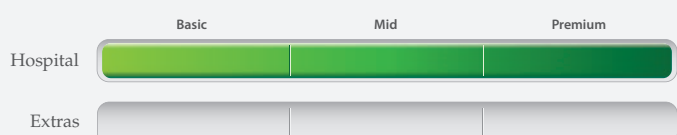
- Hospital Care at Home
- Rehabilitation at Home
- Bone Health Program
- Diabetes Action Program
- Healthy Heart Program
- Vascular Health Program
- Heart Failure Program
- Risk Factor Management Program
- baby+me® Program

#### Preventative health benefits

- Lift for Life
- Doctor health checks
- Cervical cancer vaccinations
- Quit smoking program
- Weight loss program
- Step into Life
- Diabetes Australia membership
- Personal health coaching

For detailed information on benefit limits, waiting periods and program approvals, please refer to your Member Guide or visit [australianunity.com.au/wellnessbenefits](http://australianunity.com.au/wellnessbenefits)

### Level of Cover



## Simple. Useful.

114 Albert Road, South Melbourne Victoria 3205  
Call 13 29 39 or visit [www.australianunity.com.au](http://www.australianunity.com.au)

# Hospital Cover

Hospital Benefits	Agreement Private Hospitals	Public Hospital in a Private Room or Shared Room as a Private Patient
<b>Accommodation</b>	✓ <b>Covered</b>	
<b>Theatre fees</b>	✓ <b>Covered</b>	
<b>In hospital pharmaceuticals</b>	✓ <b>Covered</b>	For medications that are listed under the PBS for treatment of your specific condition and included in the agreement with the Private Hospital. Other high cost, non-PBS listed or drugs that are not approved by the TGA are excluded.
<b>Day surgery and procedures</b> <i>Including investigations like a colonoscopy</i>	✓ <b>Covered</b>	
<b>Pregnancy and related services</b>	✓ <b>Covered</b>	
<b>Fertility treatments</b> <i>Assisted reproductive treatments such as IVF or GIFT</i>	✓ <b>Covered</b> When admitted as a patient. No benefit payable for treatment out of hospital.	
<b>Midwife in private practice</b> <i>Must be approved prior to birth</i>	✓ <b>Covered</b> Up of \$400 for your midwife's attendance at an in-hospital delivery and \$40 for pre-natal and \$50 for post-natal visits provided you apply for and are approved for this benefit prior to delivery of your baby. Capped at \$720.	
<b>Home birth services</b>	✓ <b>Covered</b> Subject to prior application and approval by Australian Unity.	
<b>Rehabilitation</b>	✓ <b>Covered</b>	
<b>Heart-related services</b>	✓ <b>Covered</b>	
<b>Major eye surgery</b> <i>Includes cataracts and lens procedures</i>	✓ <b>Covered</b>	
<b>Hip or knee replacement and revisions</b>	✓ <b>Covered</b>	
<b>Surgical prosthesis</b>	✓ <b>Covered</b> We will cover 100% of the minimum cost for government approved surgically implanted items.	
<b>Renal dialysis</b>	✓ <b>Covered</b>	
<b>Gastric reduction and obesity surgery</b>	✓ <b>Covered</b>	
<b>Sterilisations and reversals</b>	✓ <b>Covered</b>	
<b>Medical Gap Cover</b>	✓ <b>Covered</b> Australian Unity's Gap Cover scheme means either no costs or reduced out-of-pocket costs for you on inpatient medical charges. You should check with your doctor to confirm they participate in the scheme.	
<b>Emergency ambulance transportation</b>	✓ <b>Covered</b> For admission or treatment at a hospital. The account must be coded as emergency transportation by the ambulance service to qualify for benefits.	
<b>Home nursing</b>	✓ <b>Covered</b> 100% for private nursing care to replace hospitalisation when referred by a medical practitioner. The benefit must be approved by Australian Unity and the nurse must be in a private practice and recognised by Australian Unity.	
<b>Hospital treatment not eligible under Medicare</b>	⊖ <b>Restricted</b> Treatments such as podiatric surgery are limited to medical bed fee only. Please contact Australian Unity before undergoing treatment.	



Australian Unity is a signatory to the Private Health Insurance Code of Conduct. For details go to [www.privatehealth.com.au/codeofconduct](http://www.privatehealth.com.au/codeofconduct)

This documentation should be read carefully and retained. Please refer to Australian Unity's terms and conditions for information on your product. Information is current as at the effective date and is subject to change.

Australian Unity respects your wishes. If you received this by unsolicited direct mail from Australian Unity, and don't wish to receive similar product offerings in the future (including special offers and discounts), please let us know by calling 13 29 39.

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## Additional information

### Planning a family

It is important that members with a single hospital cover upgrade to a family level of cover once you receive confirmation of pregnancy. This will ensure your baby will be covered at birth, and in the event of any complications found during pregnancy, provided waiting periods have been served.

### Waiting periods

Waiting periods apply to all hospital and medical treatments and services. Benefits are not payable until completion of the following waiting periods:

- 2 months – psychiatric, rehabilitation and palliative care
- 9 months – pregnancy and related services in shared room in a public hospital
- 12 months – pregnancy and related services in a private hospital
- 12 months – all pre-existing conditions except psychiatric, rehabilitation and palliative care

Members transferring from another health fund to an equivalent level of cover will not have to re-serve these waiting periods. To check if a waiting period applies, please contact Australian Unity on 13 29 39.

### Pre-existing conditions

A pre-existing condition is any illness, ailment or condition, the signs or symptoms of which were known, or which a medical or paramedical practitioner appointed by us considers, after examining information furnished by your doctor, and any other relevant information, were in existence at any time during the six months ending on the day on which you became insured. This is irrespective of whether you were aware of the illness, ailment or condition.

### Restricted benefits

Restricted benefits are Hospital benefits that are limited to a basic default benefit. This is the minimum dollar amount set by the Australian Government for accommodation as a private patient in a shared ward or room of a public hospital. A restricted benefit does not provide any benefits for intensive or coronary care, labour ward or theatre fees in a private hospital or private day centre. Contact Australian Unity for applicable benefit entitlements.



**Any Questions?** Talk to us on 13 29 39