

Smart Combination

Hospital and Extras Cover

Effective from 3 May 2015

Want a generous level of hospital cover and be able to get money back on lots of extras?

With Smart Combination you can be looked after in one of over 500 private hospitals we have an agreement with for a range of major and minor operations. You can also be treated as a private patient in a public hospital for pregnancy related treatments.

When it comes to extras you can get money back on general dental and major dental (crowns), optical, physio, chiro, remedial massage and more.

With Smart Combination you can get over \$2,500 back on extras each year and access some of our Health Support Programs.

Excess options

With Smart Combination you'll have a choice of two excess options:

- Smart Combination with \$250 excess
- Smart Combination with \$500 excess

Singles will only pay an excess for the first hospital admission each calendar year.

Couples or families will only pay an excess for the first two hospital admissions each calendar year.



Q At a glance

Private hospital cover

- Accommodation and theatre fees
- Day surgery and procedures
- Emergency ambulance transportation
- Heart-related services
- Psychiatric hospitalisation
- Rehabilitation
- Hip and knee replacements
- Eye procedures
- Renal dialysis
- Gastric reduction, obesity procedures and revision
- Fertility treatments

Public hospital cover

✓ Pregnancy and related services

Extra features

- General dental
- Major dental
- Orthodontics
- Physiotherapy
- Some natural therapies including acupuncture
- Remedial massage
- Optical
- Chiropractic
- Podiatry
- Pharmacy
- Psychology
- Speech therapy
- Occupational therapy

Health programs and features

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

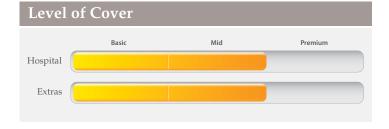
Health Support Programs

- Bone Health
- Diabetes Action
- Healthy Heart
- Vascular Health
- Heart Failure Program
- Risk Factor Management Program
- Integrated Care Program
- Living with Chronic Obstructive Pulmonary Disease

Preventative Health Services

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

More detailed information can be found in your Member Guide or at australianunity.com.au/stayingwell



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Hospital Cover

	Agreement private hospitals	Public hospital	
Accommodation	√ Covered		
Theatre fees <i>Excludes some robotic surgery consumables.</i>	✓ Covered		
Day surgery and procedures	√ Covered		
Doctors bills	Australian Unity's Gap Cover scheme means either no costs or reduced out-of-pocket costs for you on any in-hospital medical charges. Visit australianunity.com.au/gap-cover and confirm if your doctor participates in the scheme.		
Pregnancy and related services	⊖ Restricted	✓ Covered In a shared room as a private patient.	
Fertility treatments Assisted reproductive treatments such as IVF or GIFT.	× Not Covered		
Psychiatric	✓ Covered	In your first 12 months of membership you will only be covered in a shared room as a private patient.	
Rehabilitation	✓ Covered	✓ Covered In your first 12 months of membership you will only be covered in a shared room as a private patient.	
Heart-related services	√ Covered		
Eye procedures Cataracts and lens procedures.	✓ Covered		
Hip and knee replacement and revisions	✓ Covered		
Surgical prosthesis	We will cover 100% of the minimum cost for government approved surgically implanted items. Non-admitted prosthesis requests are subject to prior application and approval.		
Renal dialysis	✓ Covered		
Gastric reduction, obesity procedures and revisions	 Restricted 24 months restriction on benefits for private hospital treatment. 	✓ Covered In your first 24 months of membership you will only be covered in a shared room.	
Sterilisations	✓ Covered A reversal of a sterilisation procedure is not covered.		
Emergency ambulance transportation	For admission or treatment at a hospital. The account must be coded and billed as emergency transportation by the ambulance service.		
Hospital Care at Home and Rehabilitation at Home	Receive short-term support from one of our approved service providers in the comfort of your own home to avoid or reduce a hospital stay when referred by a medical practitioner.		
Hospital treatment not eligible under Medicare	Restricted Treatments such as podiatric surgery are limited to medical bed fee only. Please contact Australian Unity before undergoing treatment.		

Additional information



Planning a family

It is important that members with a single hospital cover upgrade to a family level of cover two months before your baby's birth. This will ensure your baby will be covered at birth.



Waiting periods

A waiting period is the amount of time you have to wait after joining or upgrading, until you can make a claim for a service or treatment.

Smart Combination waiting periods are:

- 2 months psychiatric, rehabilitation and palliative care
- 9 months pregnancy and related services in shared room in a public hospital
- 12 months all pre-existing conditions except psychiatric, rehabilitation and palliative care
- 24 months gastric reduction, obesity procedures and revisions are restricted and not payable for treatment in a private hospital until this time.

Remember, if you transfer to Australian Unity from another health fund and your previous cover was of a similar or higher level than Smart Combination, you won't re-serve any waiting periods. If you are unsure, simply contact us on 13 29 39.



Pre-existing conditions

A pre-existing condition is an illness, ailment or condition where the signs or symptoms existed up to six months before and on the day you joined Australian Unity or upgraded your cover, irrespective of whether you were aware of it.

If you make a hospital claim in the first 12 months of your membership, we may ask you to get your first consulting doctor (e.g. your dentist, GP or specialist) to complete a medical report. The report will help our appointed medical advisor assess if your treatment relates to a pre-existing condition. You should ask us to carry out this assessment before going into hospital.



Restricted

Restricted services are hospital claims which 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 room of a public hospital. A restricted service does not pay any money towards the cost of intensive or coronary care, labour ward or theatre fees in a private hospital or private day centre. Contact us on 13 29 39 for more information.

For more information, please refer to your Member Guide particularly the Important Things to Know – Terms and Conditions.

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	Service Must be provided by a recognised provider in private practice.	What you'll get back	Yearly limit From January to December each year.	Waiting period	
	General dental and endodontic Covers examinations, most fillings, teeth whitening and tooth extractions.	Set amounts back apply	To reward members' loyalty we increase benefit limits for the first 6 years of membership.	2 months for general dental	
		per item	Years of membership Single cover Family cover	6 months for surgical extraction of	
DENTAL			First \$900 \$1,800	wisdom teeth, endodontic and periodontics	
	Preventative dental Covers selected services such as scale and clean, fluoride treatment and mouthguards.		Second \$1,000 \$2,000 Third \$1,100 \$2,200		
			Fourth \$1,200 \$2,400		
		100% of the fee charged for selected services at our	Fifth \$1,300 \$2,600	None	
		No-Gap Dental Network	Sixth \$1,400 \$2,800		
			Time served with another health fund will count towards your years of loyalty benefit.		
	Crowns Covers crowns, and selected repairs onlydoes not include orthodontic services, dentures, implants and prosthetic devices.	70% of the set amount back per item	Included in overall yearly limits above \$350 per person \$700 per family	12 months	
OPTICAL	Optical For prescription glasses and contact lenses or repairs supplied by a recognised optometrist in private practice.	100% of the cost Non-prescription sunglasses and contact lenses are excluded	\$200 per person	6 months	
	Physiotherapy	70% of the fee charged	Combined maximum of \$500 per person		
REMEDIES THERAPIES	Myotherapy	70% of the fee tharged	\$1,000 per family	2 months	
	Chiropractic	522 per consultation	Combined maximum of	2 months	
	Osteopathy	\$30 for chiropractic x-ray Limit of one x-ray per person per year	\$500 per person \$1,000 per family		
	Acupuncture		Combined maximum of		
	Naturopathy	A ADE	\$400 per person \$800 per family	2 months	
	Remedial massage	\$25 per consultation	Remedial massage sub-limit of \$125 per person \$250 per family	2 months	
	Travel vaccinations If supplied and administered in Australia.	100% Up to 100% of the cost	\$150 per person \$300 per family	None	
	First aid courses For information about these courses contact St John Ambulance on 1300 360 455.	\$75 per membership On a St John Ambulance Provide Basic Emergency Life Support course or \$60 per membership on a St John Ambulance Provide First Aid Course	Payable once every three years	6 months	



 $Australian\ Unity\ is\ a\ signatory\ to\ the\ Private\ Health\ Insurance\ Code\ of\ Conduct.$ For details visit\ private\ health.com.au/code of conduct

This documentation should be read carefully and retained. To fully understand your cover, please refer to the Member Guide particularly the Important Things to Know – Terms and Conditions section and your product(s) Fact Sheet. Information 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. View our privacy policy at australianunity.com.au/health-insurance/privacy-policy





Any Questions? Talk to us on 13 29 39