

Care 'n Repair (BA)

FACT SHEET

If you go to the dentist, could do with some physio or would feel better with remedial massage then Australian Unity Care 'n Repair (\$500 excess) could be just what the doctor ordered. It's been designed to give you money back on a range of day-to-day health services – that's the Care part. The Repair part is there to look after you when the unexpected happens.

Here's what you'll get:

- General dental
- Muscular and relaxation therapies like Physiotherapy and Myotherapy
- Alternative therapy cover like Acupuncture, Naturopathy and Remedial Massage
- Cover for purchase or hire of braces, splints, wheelchairs or crutches
- Accident cover in a private hospital with \$0 excess, including emergency ambulance
- \$500 excess for all other hospital admissions

At a low and affordable price, Care 'n Repair has been designed to provide a level of private patient care for accidents. For all other hospital treatments, you'll receive private patient cover in a public hospital (shared ward) giving you a choice of doctor. In addition, you'll get money back on a range of health services to keep you healthy, plus assistance to get you back on your feet.

This cover is available for singles and couples (no dependants) only, however if you have a family or are planning to start one, then we recommend a more comprehensive cover like LifeChoice or LifeChoice Plus.

Extras Benefits

Maximum limits apply per calendar year (January to December), and are automatically reset each year, from the 1st January.

Benefits are payable only for services provided by a recognised practitioner in private practice. We recommend you contact us to ensure your practitioner is recognised by Australian Unity prior to your first consultation. All benefits are subject to waiting periods, please refer to below table for more details. **A 12 month waiting period applies for any pre-existing conditions from the date of commencing cover before benefits are payable.**

Services	Benefits	Yearly Limit (per calendar year)	Waiting Period
Muscular Therapy Physiotherapy, Myotherapy, Exercise Physiology	\$25 per consultation	Combined maximum of \$300 per person	No waiting period except for pre-existing conditions
Alternative/Occupational Therapies Acupuncture, Naturopathy, Dietician, Herbalism, Occupational Therapies, Bowen Therapy All other Alternative Therapies Kinesiology, Remedial Massage, Shiatsu	\$17 per consultation	Combined maximum of \$170 per person For Kinesiology, Remedial Massage and Shiatsu, there is a sub-limit of \$85 per person	No waiting period except for pre-existing conditions
General Dental* Includes consultations, exams, fillings, scale & clean, teeth extracts, periodontic, endodontic, oral surgery, restorative	Set benefits apply per item	\$500 per person	<ul style="list-style-type: none"> • 6 months for surgical extraction • No other waiting period except for pre-existing conditions
Appliances/Aids Covers hire or purchase of the following items: braces, splints, wheelchairs, crutches, compression garments <i>Used in prevention or support post injury.</i>	100% of the cost when recommended by a healthcare practitioner	\$150 per person	No waiting period except for pre-existing conditions

*Members under this cover are not eligible to access Australian Unity's No Gap Dental program.

Hospital Benefits

The excess is payable only once for singles per calendar year and applied to hospital accommodation that is not the result of an accident. For couples the excess is applied at the single rate up to a maximum of twice per calendar year. All benefits are subject to waiting periods, please refer to below table for more details.

Covered Hospital Benefits	Agreement Private Hospital	Public Hospital
100% Accident Cover[^]	Covered for private or shared room accommodation and theatre fees where admission is required as a result of an accident that occurred after joining. \$0 Excess payable.	
Day Surgery & procedures (inc. investigations like a colonoscopy)	Basic (default) benefits*. Exclusions apply. Refer to excluded services. \$500 excess applies.	Covered as a private patient in a public hospital: • Basic (default) benefits* • Exclusions apply • \$500 excess applies
Accommodation Advanced Surgical Surgical Medical Psychiatric Rehabilitation Intensive/Coronary Care	Basic (default) benefits*. Exclusions apply. Refer to excluded services. \$500 excess applies.	Covered as a private patient in a public hospital: • Basic (default) benefits* for private room • Exclusions apply • \$500 excess applies
Operating Theatre (Not as a result of an accident)	Not covered.	100% covered.
Emergency Ambulance	You are covered for emergency ambulance transportation for admission to hospital or for emergency treatment at a hospital to a maximum of \$1,000 per person per calendar year. The account must be coded as emergency transportation by the ambulance service to qualify for benefits.	
Surgical Prosthesis	100% of the minimum cost for government approved surgically implanted items.	
Medical Gap Cover	Your doctor has the option to use Australian Unity Gap Cover which means no or reduced out-of-pocket costs for you on in-hospital medical charges. You will need to ask your doctor if they are participating.	
Australian Unity Programs for Out of Hospital Care Member Support Program Home Nursing Wellplan Online	Leave hospital early, with your doctor's consent, and this Australian Unity support program will co-ordinate the services you need to recover at home including nursing, home help, meals and childcare services. 100% cover for private nursing care in lieu of hospitalisation when referred by a medical practitioner and subject to prior application and approval by Australian Unity. Nurse must be in a private practice and recognised by Australian Unity. Wellplan Online offers personalised information and support to help identify and manage health risks.	
Hospital Treatment not eligible under Medicare e.g. Cosmetic Procedures and Podiatric Surgery	Limited to medical bed fee only. Please contact Australian Unity before undergoing treatment .	

[^]Accident: Any injury inflicted as a result of unintentional, unexpected actions or events which requires treatment by a registered medical practitioner but excluding accidental illness, surgical procedures, pregnancy, injuries or illnesses induced by alcohol or drug dependence and aggravation of a pre-existing condition.

Restricted Hospital and Medical Benefits

Hospital and medical treatment that is limited to the basic (default) benefit* for the duration of the cover. You are covered as a private patient in a shared room of a public hospital.

- All hospital and medical treatment in a private hospital when not as a result of an accident

Excluded Hospital and Medical Benefits

Hospital and medical treatment that is not eligible for benefits for the duration of the cover.

- Pregnancy and birth related services (Obstetrics) inc. labour ward
- Full Joint Replacement & Revisions
- Renal Dialysis
- Gastric banding
- Cataract/Eye lens procedures
- Sterilisation
- Assisted reproductive services (IVF/GIFT)

Care 'n Repair (BA) – *continued*

FACT SHEET

Waiting Periods

All hospital and medical benefit entitlements are subject to waiting periods as detailed below. Members transferring from an equivalent level of cover with another fund, will not have to re-serve these waiting periods. Benefits are not payable until completion of the following waiting periods:

- 2 months – psychiatric, rehabilitation and palliative care
- 12 months – all pre-existing conditions except psychiatric, rehabilitation and palliative care

To check if a waiting period applies, please contact Australian Unity on 13 29 39.

What is a pre-existing condition?

It 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.

* What is the Basic (Default) Benefit?

Hospital and medical benefits that are limited to the basic (default) benefit which is the minimum dollar amount set by the Federal Government for accommodation as a private patient in a shared ward of a public hospital. It 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 entitlement.

Hospital Benefits not covered

Covered Hospital Benefits	Agreement Private Hospital	Public Hospital
Preventative Health Benefits	All Australian Unity preventative health benefits are excluded, with the exception of the Member Support Program and Wellplan Online.	



Australian Unity is a signatory to the Private Health Insurance Code of Conduct. For details go to 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.

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