



LifeChoice Plus

Hospital and Extras Cover

Effective from 1 April 2013

Want a mix of the very best hospital and extras cover we offer?

With LifeChoice Plus 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's worth noting that midwife and homebirth services are included.

You can also get money back on the largest range of extras we have, and there's no yearly limits for general dental. In fact you can get 80% back on most extras, which can amount to over \$12,000 each year.

With LifeChoice Plus you can take full advantage of all our preventative health benefits such as Hospital Care at Home, doctor health checks, plus weight loss and fitness help.

Excess options

You can choose LifeChoice Plus with or without an excess:

- LifeChoice Plus with no excess
- LifeChoice Plus with \$250 excess
- LifeChoice Plus 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

Private hospital cover

- ✓ Accommodation and theatre fees
- ✓ Emergency ambulance transport
- ✓ Pregnancy and related services
- ✓ Fertility treatments
- ✓ Heart-related services
- ✓ Psychiatric
- ✓ Rehabilitation
- ✓ Hip or knee replacement
- ✓ Major eye surgery
- ✓ Renal dialysis
- ✓ Day surgery and procedures
- ✓ Sterilisations and reversals

Extra features

- ✓ General dental
- ✓ Major dental
- ✓ Orthodontics
- ✓ Physiotherapy
- ✓ Natural therapies
- ✓ Remedial massage
- ✓ Optical
- ✓ Podiatry
- ✓ Chiropractic
- ✓ Pharmacy
- ✓ Psychology
- ✓ Speech therapy
- ✓ Occupational therapy
- ✓ Hearing aids
- ✓ Health appliances

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

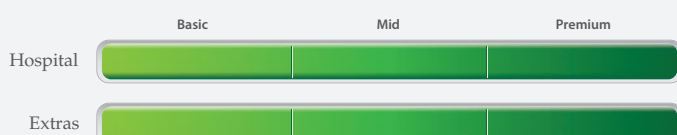
- Hospital Care at Home
- Rehabilitation at Home
- Bone Health Program
- Diabetes Action Program
- Healthy Heart Program
- Vascular Health Program
- Heart Failure Program
- Risk Factor Management Program
- baby+me® Program

Preventative health benefits

- Lift for Life
- Doctor health checks
- Cervical cancer vaccinations
- Screening mammograms
- 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

Level of Cover



Simple. Useful.

114 Albert Road, South Melbourne Victoria 3205
Call 13 29 39 or visit www.australianunity.com.au

Hospital Cover

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Covered Hospital Benefits	Agreement Private Hospitals	Public Hospital in a Private Room or Shared Room as a Private Patient
Accommodation	✓ Covered	
Additional accommodation	For hospital accommodation for a parent or legal guardian of a child under 16 years of age, Australian Unity pays up to \$50 per night. Benefit limit of \$500 per patient per calendar year applies.	
Theatre fees	✓ Covered	
Day surgery and procedures <i>Including investigations like a colonoscopy.</i>	✓ Covered	
Pregnancy and related services	✓ Covered	
Fertility treatments <i>Assisted reproductive treatments such as IVF or GIFT.</i>	✓ Covered When admitted as a patient in hospital. No benefits are payable for treatment out of hospital.	
Midwife	✓ Covered Up to 80% of consultation fee charged up to \$560 per membership. Benefit not payable for Medicare eligible services.	
Home birth services	✓ Covered Subject to prior application and approval up to \$3,000 yearly. Not payable in conjunction with the midwife benefit.	
Psychiatric	✓ Covered	
Rehabilitation	✓ Covered	
Heart-related services	✓ Covered	
Major eye surgery <i>Includes cataracts and lens procedures</i>	✓ Covered	
Hip or knee replacement and revisions	✓ Covered	
Surgical prosthesis	✓ Covered We will cover 100% of the minimum cost for government approved surgically implanted items.	
Renal dialysis	✓ Covered	
Gastric reduction and obesity surgery	✓ Covered	
Sterilisations and reversals	✓ Covered	
Medical Gap Cover	✓ Covered 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.	
Ambulance subscription	✓ Covered 80% benefit on State Ambulance yearly subscription per membership or cover for Emergency ambulance transportation	
Emergency ambulance transportation	✓ Covered For admission or treatment at a hospital. The account must be coded as emergency transportation by the ambulance service to qualify for benefits, not in conjunction with Ambulance Subscription benefit.	
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 health 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 an agreement 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.



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Extras Cover

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	Service <i>Must be provided by a recognised provider in private practice</i>	Benefits	Yearly Limit <i>From Jan to Dec each year</i>	Waiting Period
DENTAL	General dental <i>Covers periodic examinations, fillings, teeth extractions, periodontics and endodontics.</i>	 75% of set benefit amount per item	No yearly limit Endodontic and periodontic benefits are subject to a maximum of \$500 per person per calendar year.	2 Months for general dental 6 Months for surgical extraction of wisdom teeth, endodontic and periodontics
	Preventative dental <i>Covers selected services such as scale and clean, fluoride treatment and mouthguards.</i>	 100% of the fee charged for selected services at our No-Gap Dental Network		None
	Major dental <i>Covers crowns, dentures, implants and prosthetic devices.</i>	 80% of the set benefit amount per item Benefits for replacement of full dentures is limited to one set every three years	\$1,500 per person	12 months
	Orthodontics	 80% for complete Orthodontic treatment Up to your yearly limit	\$1,000 per person For (Item 881) up to \$1,000 A lifetime maximum of \$2,800 per person applies.	12 months
OPTICAL	Optical <i>For glasses, contact lenses or repairs prescribed by a recognised optometrist in private practice.</i>	 80% of the cost Non-prescription sunglasses and non-prescription contact lenses are excluded	\$300 per person	6 months
THERAPIES	Physiotherapy, osteopathy, exercise physiology, chiropractic and podiatry	 80% of the fee charged	Combined maximum of \$800 per person	2 months
	Natural therapies <i>Includes acupuncture, Alexander technique, aromatherapy, Bowen technique, chinese medicine, herbalism, homoeopathy, iridology, kinesiology, myotherapy, naturopathy, nutrition, reflexology, remedial massage, shiatsu and swedish massage.</i>	 80% of the fee charged Up to \$30 per consultation For medicines up to \$50 per item for items costing more than \$20	Combined maximum of \$600 per person	2 months
	Medicines and remedies <i>Prescribed, produced and dispensed specifically for you by an Australian Unity recognised practitioner.</i>			
	Dietetics	 80% of the fee charged	Combined maximum of \$500 per person	2 months
	Therapies <i>Includes speech, occupational, eye and ear therapy, audiology, hypnotherapy.</i>	 80% of the fee charged	\$400 per person \$800 per family	2 months
REMEDIES	Psychology	 80% of the fee charged	\$400 per person \$800 per family	2 months
	Travel vaccinations <i>If supplied and administered in Australia.</i>	 Up to 100% of the cost	\$150 per person \$300 per family	None
	Pharmacy <i>Non-PBS prescriptions. Vitamins, minerals or supplements are excluded.</i>	 80% of the cost Per script on the balance after an equivalent of the current PBS contribution is paid	\$500 per person	2 months
OTHER	Vitamin and health supplements <i>For TGA (Therapeutic Goods Administration) approved vitamins and health supplements. Excludes body building and food products.</i>	 100% of the cost When over \$10 if purchased from health food stores, pharmacies, supermarkets or recognised healthcare practitioners. Valid receipt required	\$150 per person \$300 per family	2 months
	Health management services <i>A letter recommending these services by the prescribing healthcare practitioner for the purpose of improving a health condition or illness must be supplied every six months.</i>	 80% of the cost For asthma, diabetes, coronary health, mental health, cancer, nutrition, injury prevention, risk assessment	Combined Maximum \$400 per person	6 months
	First aid courses <i>For more information about these courses contact St John Ambulance on 1300 360 455.</i>	 \$75 per membership On a St John Ambulance One Day Basic Life Support course or \$60 per membership on a St John Ambulance Apply First Aid course	Benefit payable once every three years	6 months
	Sickness travel and accommodation	 80% of the cost Only applies where the minimum return distance is 200km and treatment is certified by a medical practitioner	\$200 for travel and \$420 for accommodation per membership per year	2 months
	Non-surgical prosthesis and artificial aids <i>Includes artificial limbs, asthma pumps and orthotics, blood glucose monitors, TENS machines, C-PAP devices, oral appliance for sleep apnoea, and blood pressure monitors. Excludes benefits for circulation boosters.</i>	 80% of the cost	Combined maximum of \$500 per person	12 months
	Hearing aids	 80% of the cost	\$700 per person Benefit payable once every three years	12 months
	Wheelchairs and crutches	 80% of the cost For the purchase or hire of a wheelchair or crutches	\$100 per person	2 months



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.

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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