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THANKS FOR COMPARING HEALTH INSURANCE

It's a good idea to read through the following pages to learn more about this policy. If you have any questions or need more information, chat with one of our health insurance specialists by calling **1800 46 29 55**.

On the other hand, if you're ready to buy, here's what you need to do:

1. Review the enclosed policy brochure to ensure it meets your health insurance needs
2. Buy direct at **comparethemarket.com.au**; or
3. Call **1800 46 29 55** to speak to one of our Health Insurance Specialists

Thank you for not
getting muddle with
comparethemeerkat.com.au
It is much appreciate!



Need assistance?
Call **1800 46 29 55**



Comprehensive Extras

Extras Cover

Effective from 3 May 2015

Want wide ranging extras cover and great value for money?

With Comprehensive Extras you can get money back on popular extras like general and major dental, optical, physio, acupuncture, chiro, psychology and much more.

Comprehensive Extras lets you get up to \$5,700 per person back each calendar year. You can even use our Preventative Health Services for travel vaccinations and doctor health checks.

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

At a glance

Extras features

- ✓ General dental
- ✓ Major dental and orthodontics
- ✓ Physiotherapy
- ✓ Natural therapies
- ✓ Chiropractic
- ✓ Optical
- ✓ Podiatry
- ✓ Pharmacy
- ✓ Psychology
- ✓ Speech therapy
- ✓ Occupational therapy
- ✓ Remedial massage

Preventative Health Services

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

- Doctor health checks
- Weight loss
- Quit smoking

More detailed information can be found at australianunity.com.au/stayingwell

Level of Cover

	Basic	Mid	Premium
Hospital	<div></div>	<div></div>	<div></div>
Extras	<div></div>	<div></div>	<div></div>



Extras Cover

Comprehensive Extras

Extras Cover

	Service <i>Must be provided by a recognised provider in private practice.</i>	What you'll get back	Yearly limit <i>From January to December each year.</i>	Waiting period																					
DENTAL	General dental <i>Covers examinations, most fillings, teeth whitening and tooth extractions.</i>	 Set amounts back apply per item	To reward our members' loyalty, we increase benefit limits for the first 6 years of membership. <table><tr><th>Years of membership</th><th>First</th><th>Second</th><th>Third</th><th>Fourth</th><th>Fifth</th><th>Sixth</th></tr><tr><td>Single cover</td><td>\$800</td><td>\$800</td><td>\$900</td><td>\$900</td><td>\$1,000</td><td>\$1,200</td></tr><tr><td>Family cover</td><td>\$1,600</td><td>\$1,600</td><td>\$1,800</td><td>\$1,800</td><td>\$2,000</td><td>\$2,400</td></tr></table>	Years of membership	First	Second	Third	Fourth	Fifth	Sixth	Single cover	\$800	\$800	\$900	\$900	\$1,000	\$1,200	Family cover	\$1,600	\$1,600	\$1,800	\$1,800	\$2,000	\$2,400	2 months for general dental 6 months for surgical extraction of wisdom teeth, endodontic and periodontics
	Years of membership	First	Second	Third	Fourth	Fifth	Sixth																		
	Single cover	\$800	\$800	\$900	\$900	\$1,000	\$1,200																		
	Family cover	\$1,600	\$1,600	\$1,800	\$1,800	\$2,000	\$2,400																		
Preventative dental <i>Covers selected services such as scale or clean, fluoride treatment and mouthguards.</i>	 100% of the fee charged for selected services at our No-Gap Dental Network		None																						
	Crowns, bridges and dentures <i>A full dentures replacement is limited to once every three years.</i>	 Set amounts back apply per item	Family limits are shared between all people on the membership. Time served with another health fund will count towards your years of loyalty benefit.	12 months																					
	Orthodontics	 100% of the set amount back per item Lifetime maximum of \$2400 per person applies		12 months																					
OPTICAL	Optical <i>For prescription glasses, contact lenses or repairs supplied by a recognised optometrist in private practice.</i>	 100% of the cost Non-prescription sunglasses and contact lenses are excluded	\$200 per person	6 months																					
PHYSICAL THERAPIES	Physiotherapy and myotherapy <i>Includes exercise physiology and ante-natal classes conducted by a private midwife or recognised physiotherapist.</i>	 70% of the fee charged	Combined maximum of \$500 per person	2 months																					
	Chiropractic and osteopathy	 \$35 initial consultation \$24 subsequent consultations \$30 for chiropractic x-ray Limit of one x-ray per person a year	Combined maximum of \$500 per person \$1,000 per family	2 months																					
	Podiatry <i>Excludes surgical podiatry.</i>	 \$30 initial consultation \$27 subsequent consultations	\$350 per person	2 months																					
	Foot orthotics, splints and braces <i>Approved appliances on the recommendation of a podiatrist or medical practitioner and supplied by a practitioner in private practice.</i>	 75% of the cost	\$300 per person	12 months																					
NATURAL THERAPIES	Speech therapy, eye therapy and occupational therapy	 \$35 per consultation	Combined maximum of \$350 per person	2 months																					
	Acupuncture	 \$27 per consultation	\$350 per person	2 months																					
	Remedial massage	 \$25 per consultation	\$150 per person \$300 per family	2 months																					
	Naturopathy	 \$25 per consultation	\$350 per person	2 months																					
	Dietetics	 \$35 initial consultation \$30 subsequent consultations	\$350 per person	2 months																					
	Psychology	 \$50 initial consultation \$30 subsequent consultations	\$400 per person \$800 per family	2 months																					
REMEDIES	Travel vaccinations <i>If supplied and administered in Australia.</i>	 Up to 100% of the cost	\$150 per person	None																					
	Pharmacy <i>Non-PBS prescriptions. Vitamins, minerals or supplements are excluded.</i>	 Up to \$30 per script After an equivalent of the current Pharmaceutical Benefits Scheme (PBS) contribution is paid	\$500 per person	2 months																					
DEVICES & AIDS	Asthma pumps and peak flow meters	 100% of the cost One appliance every two years	\$110 per person	12 months																					
	Blood glucose monitors and blood pressure monitors	 100% of the cost One appliance every two years	\$220 per person	12 months																					
	Hearing aids	 100% of the cost For hearing aid appliance and repairs. Replacement of appliance is limited one every three years	\$550 per person	12 months																					
	Sickness travel and accommodation <i>Where the minimum return distance is 200km and treatment is certified as necessary by a medical practitioner.</i>	 \$30 per day for travel expenses \$50 per night for accommodation cost Valid receipts must be submitted for payment of benefits	\$120 per membership for travel \$250 per membership for accommodation	2 months																					
	Non-surgical prostheses	 75% of the cost When recommended by a healthcare practitioner. Replacement of appliance is limited one every two years	Combined maximum of \$500 per person	12 months																					
<div> 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. Remember, if you transfer to Australian Unity from another health fund and your previous cover was of a similar or higher level than Comprehensive Extras, you won't re-serve any waiting periods. If you are unsure, simply contact us on 13 29 39.</div>																									



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Australian Unity is a signatory to the Private Health Insurance Code of Conduct. For details visit privatehealth.com.au/codeofconduct

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

Australian Unity Health Limited - ABN 13 078 722 568

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Any Questions? Talk to us on 13 29 39

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



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Why **comparethemarket.com.au**?

It's simple; we're here to help you save time and money off your next household bill. One quick search with **comparethemarket.com.au** can bring you results from some of Australia's award winning insurance and utility brands, so you can compare them side-by-side. We don't mark up policies, so if you do choose to purchase a product or service, you'll only be charged the provider's premium or fee.

So whether you're looking for car insurance, home and contents insurance or perhaps a better deal on your energy bill, compare with us. Visit our website for more information.

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