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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
comparethameerkat.com.au
It is much appreciate!



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



Super Extras

Extras Cover

Effective from 1 April 2013

Want our very best extras cover and high yearly limits so you can claim more?

With Super Extras you can get money back on popular extras like general and major dental.

The cover can also be used for optical, psychology, physio, acupuncture, chiro and remedial massage – to name but a few. You can even use it for supports like hearing aids, wheelchairs and braces.

Super Extras lets you get up to 80% back on most extras, which can amount to over \$5,000 per person each year. You can also use our preventative health benefits like for travel vaccinations and doctor health checks.

At a glance

Extras features

- ✓ General dental
- ✓ Major dental and orthodontics
- ✓ Physiotherapy
- ✓ Natural therapies
- ✓ Chiropractic
- ✓ Optical
- ✓ Podiatry
- ✓ Pharmacy
- ✓ Psychology
- ✓ Acupuncture
- ✓ Speech therapy
- ✓ Occupational therapy
- ✓ Remedial massage
- ✓ Dietetics
- ✓ Hearing aids
- ✓ Wheelchairs or crutches
- ✓ Braces or splints

Preventative health benefits

Keeping happy and healthy is important. To make staying healthy simple, we provide some useful preventative health benefits for our members:

- Doctor health checks
- Weight loss program
- Quit smoking program

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

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

Simple. Useful.

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



Super Extras

Extras Cover

	Service <i>Must be provided by a recognised provider in private practice.</i>	Benefits	Yearly Limit <i>From January to December each year.</i>	Waiting Period																		
DENTAL	General dental <i>Covers periodic examinations, fillings, teeth extractions and periodontics.</i>	75% up to a set benefit amount per item	To reward members' loyalty, we increase benefit limits for the first 5 years of membership. <table><tr><th>Years of Membership</th><th>Per Person</th><th>Family Cover</th></tr><tr><td>First</td><td>\$1,000</td><td>\$2,000</td></tr><tr><td>Second</td><td>\$1,100</td><td>\$2,200</td></tr><tr><td>Third</td><td>\$1,300</td><td>\$2,600</td></tr><tr><td>Fourth</td><td>\$1,400</td><td>\$2,800</td></tr><tr><td>Fifth</td><td>\$1,600</td><td>\$3,200</td></tr></table>	Years of Membership	Per Person	Family Cover	First	\$1,000	\$2,000	Second	\$1,100	\$2,200	Third	\$1,300	\$2,600	Fourth	\$1,400	\$2,800	Fifth	\$1,600	\$3,200	2 months for general dental 6 months for surgical extraction of wisdom teeth, endodontic and periodontics
	Years of Membership	Per Person	Family Cover																			
	First	\$1,000	\$2,000																			
	Second	\$1,100	\$2,200																			
	Third	\$1,300	\$2,600																			
Fourth	\$1,400	\$2,800																				
Fifth	\$1,600	\$3,200																				
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, endodontic, dentures, implants and prosthetic devices.</i>	80% up to a set benefit amount per item Benefits for replacement of complete dentures is limited to one set every three calendar years	Time served with another health fund will count towards your years of loyalty benefit. An orthodontic lifetime maximum of \$2,800 per person applies.	12 months																			
Orthodontics	80% up to a set benefit amount per item		12 months																			
OPTICAL	Optical <i>For prescription 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	\$250 per person \$500 per family	6 months																		
REMEDIES	Travel vaccinations <i>If supplied and administered in Australia.</i>	Up to 80% of the cost	\$150 per person \$300 per family	None																		
	Pharmacy <i>Non-PBS prescriptions. Vitamins, minerals or supplements are excluded.</i>	Up to \$55 per script after an equivalent of the current Pharmaceutical Benefits Scheme (PBS) contribution is paid	\$300 per person \$600 per family	2 months																		
PHYSICAL THERAPIES	Physiotherapy and myotherapy <i>Includes exercise physiology and ante-natal classes conducted by a private midwife or recognised physiotherapist.</i>	80% of the fee charged	Combined maximum of \$600 per person \$1,200 per family	2 months																		
	Chiropractic and osteopathy	80% of the fee charged Including chiropractic x-ray (one x-ray per person per year)	Combined maximum of \$600 per person \$1,200 per family	2 months																		
	Podiatry and foot orthotics <i>Excludes surgical podiatry. Includes approved appliances recommended and supplied by a podiatrist or medical practitioner in private practice.</i>	80% of the fee charged	Combined maximum of \$400 per person \$800 per family	2 months for podiatry 12 months for orthotics																		
NATURAL THERAPIES	Psychology, speech therapy, eye therapy and occupational therapy	80% of the fee charged	Combined maximum of \$400 per person \$800 per family	2 months																		
	Acupuncture, naturopathy and dietetics	80% of the fee charged	Combined maximum of \$400 per person \$800 per family	2 months																		
	Remedial massage	\$25 per consultation	Remedial massage sub-limit is \$150 per person \$300 per family																			
DEVICES & AIDS	Asthma pumps, blood glucose monitors or blood pressure monitors	80% of the cost One appliance every two years	Combined maximum of \$400 per person \$800 per family	12 months																		
	TENS machines, C-PAP devices or oral appliances for sleep apnoea <i>Excludes circulation boosters.</i>	80% of the cost One appliance every five years		12 months																		
	Wheelchairs or crutches	80% of the cost For the purchase or hire.	\$100 per person	2 months																		
	Braces or splints <i>When recommended by a health care practitioner.</i>	80% of the cost	Combined maximum of \$300 per person \$600 per family	12 months																		
	Non-surgical prostheses or hearing aids	80% of the cost One appliance every three years	Combined maximum of \$1,000 per person \$2,000 per family	12 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.

View our Privacy policy at www.australianunity.com.au/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 www.australianunity.com.au



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 **INCOME**

 **CAR**

 **ENERGY**

 **TRAVEL**

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