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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**



Australian Unity

Extras cover that feels like it's made just for you

Effective from 3 May 2015

At Australian Unity, we think the best health cover is one that perfectly suits you and your budget. Our Starter 60% has you covered for the basics of dental, optical and physio. And if you think you'll need more, simply add the extras covers that suit your needs.

If you can't decide which to pick, then choose Platinum 80%. This premium cover lets you claim more back and enjoy higher yearly limits.

Get 60% back



Starter 60%

Cover for all the basics including dental, optical and physio.

\$600

General and preventative dental

Covers examinations, most fillings, teeth whitening and simple extractions. Preventative dental includes scale and clean, fluoride treatments and mouth guards.

\$300

Physiotherapy

Includes sports physiotherapy and hydrotherapy.

\$150

Optical

For prescription glasses, contact lenses or repairs provided by a recognised optometrist in private practice.



Smile

Increase your general dental limit and get money back on a complete range of dental services, plus access to our No-Gap Dental Network.

General dental top up	+\$100 (\$700 total)
Root canal, gum disease treatments and surgical extractions	\$300
Crowns, bridges and dentures <small>A full dentures replacement is limited to once every three years.</small>	\$500
Orthodontics <small>A lifetime maximum of \$2,400 per person applies.</small>	\$500
Access to our No-Gap Dental Network <small>Get 100% back on selected preventative dental services.</small>	✓



Repair

Increase your limit on physio, plus add chiro, podiatry and orthotics, and general and natural therapies.

Physiotherapy top up	+\$100 (\$400 total)
Chiropractic and osteopathy	\$300
Podiatry and orthotics	\$300
General therapies <small>Speech, eye and occupational therapies.</small>	\$300
Natural therapies <small>Acupuncture, remedial massage, myotherapy and shiatsu.</small>	\$300
Health aids <small>Braces, splints, garments, wheelchairs, crutches and non-surgical prosthesis. Selected items are payable once every two years.</small>	\$300



Health Boost

Boost your well being with a wide range of services including a higher optical limit, psychology, travel vaccinations, pharmacy and naturopathy.

Optical top up	+\$100 (\$250 total)
Psychology	\$300
Dietetics	\$300
Pharmacy and travel vaccinations <small>Non-Pharmaceutical Benefits Scheme (PBS) prescriptions and travel vaccinations supplied in Australia. Vitamins, minerals or supplements are excluded.</small>	\$300
Naturopathy, Chinese medicine and Bowen therapy	\$300
Hearing aids and audiology <small>Hearing aids are payable once every three years.</small>	\$300
Health devices <small>Blood glucose monitors, blood pressure monitors, CPAP, asthma pumps, sleep apnoea and pain management devices (ie TENS). Selected items are payable once every two years.</small>	\$300

Get 80% back



Platinum 80%

This premium cover lets you claim more back and enjoy higher yearly limits.

General and preventative dental <small>Covers examinations, most fillings, teeth whitening and simple extractions. Preventative dental includes scale and clean, fluoride treatments and mouth guards.</small>	No Yearly Limit	Physiotherapy <small>Includes sports physiotherapy and hydrotherapy.</small>	\$600	Optical <small>For prescription glasses, contact lenses or repairs provided by a recognised optometrist in private practice.</small>	\$300
Root canal, gum disease treatments and surgical extractions	\$500	Chiropractic and osteopathy	\$600	Psychology	\$600
Crowns, bridges and dentures <small>A full dentures replacement is limited to once every three years.</small>	\$800	Podiatry and orthotics	\$600	Dietetics	\$600
Orthodontics <small>A lifetime maximum of \$2,400 per person applies.</small>	\$800	General therapies <small>Audiology, speech, eye and occupational therapies.</small>	\$600	Pharmacy and travel vaccinations <small>Non-PBS prescriptions and travel vaccinations supplied in Australia. Vitamins, minerals or supplements are excluded.</small>	\$600
Access to our No-Gap Dental Network <small>Get 100% back on selected preventative dental services.</small>	✓	Natural therapies <small>Acupuncture, remedial massage, myotherapy shiatsu, naturopathy, Chinese medicine and Bowen therapies.</small>	\$400	Health devices <small>Blood glucose monitors, blood pressure monitors, CPAP, asthma pumps, sleep apnoea and pain management devices (ie TENS). Selected items are payable once every two years.</small>	\$600 <small>Combined limit with health and hearing aids.</small>
		Health and hearing aids <small>Braces, splints, garments, wheelchairs, crutches and non-surgical prosthesis. Selected items are payable once every two years. Hearing aids are payable once every three years.</small>	\$600 <small>Combined limit with health devices.</small>		

All limits are per person each calendar year. Please see overleaf for associated waiting periods.

Additional information



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 of extras cover, you won't re-serve any waiting periods. Waiting periods for our extras covers are:

General dental	2 months	Physiotherapy	2 months	Optical	6 months
Preventative dental	None	Chiropractic and osteopathy	2 months	Psychology	2 months
Root canal, gum disease treatments and surgical extractions	6 months	Podiatry	2 months	Dietetics	2 months
Crowns, bridges and dentures	12 months	Orthotics	12 months	Pharmacy	2 months
Orthodontics	12 months	General therapies	2 months	Travel vaccinations	None
Access to our No-Gap Dental Network	None	Natural therapies	2 months	Naturopathy, Chinese medicine and Bowen therapy	2 months
		Health aids	12 months	Hearing aids	12 months
		Wheelchairs and crutches	2 months	Audiology	2 months
				Health devices	12 months



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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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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 **INCOME**

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