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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**

## Comprehensive Extras (E2)

## FACT SHEET

Comprehensive Extras provides benefits for a range of health services such as dental treatment, optical, physiotherapy, chiropractic, podiatry and many more, which are not covered by Medicare.

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.**

Benefits are payable only for services provided by a recognised practitioner in private practice. It is recommended you contact us to ensure your practitioner is recognised by Australian Unity prior to your first consultation. To obtain a full schedule of dental benefits call **13 29 39** or email [healthcover@australianunity.com.au](mailto:healthcover@australianunity.com.au). Maximum limits apply per calendar year (January to December).

Services	Benefits	Yearly Limit (per calendar year)	Waiting Period
Dental	Overall yearly dental maximum limits apply per membership	YearSingleFamily	Please see below
		1st\$600\$1,200	
		2nd\$700\$1,400	
		3rd\$800\$1,600	
		4th\$900\$1,800	
		5th\$1,000\$2,000	
		6th\$1,200\$2,400	
<b>Preventative Dental</b> <i>Covers services such as periodic examinations, scale and cleans, fluoride treatment and mouth guards</i>	Set benefits apply per item No out-of-pocket cost for selected preventative services at Australian Unity No Gap Dental Centres	Included in overall yearly dental limits above	No waiting periods except for pre-existing contitions
<b>General Dental</b> <i>Also covers services such as fillings and teeth extractions, endodontics and periodontics.</i>	Set benefits apply per item	Included in overall yearly dental limits above <b>Periodontic</b> benefits are subject to a maximum of \$400 per person per calendar year	<ul style="list-style-type: none"><li>Six months for surgical extraction of wisdom teeth</li><li>No other waiting periods except for pre-existing conditions</li></ul>
<b>Major Dental</b> <i>Covers crowns, bridges, inlays, onlays, some restorations, veneers, dentures, implants, prosthetic devices.</i>	Set benefits apply per item  Benefits for replacement of full dentures is limited to one set every three years	<b>Entitlement per person included in overall yearly limits above</b>	<ul style="list-style-type: none"><li>12 months</li><li>If you were previously uninsured or not covered for these services, 1st year of benefit entitlement is the 2nd year of membership</li></ul>
		1st year of membershipWaiting period applies	
		1st year of entitlement\$550	
		2nd year of entitlement\$600	
		3rd year of entitlement\$650	
		4th year of entitlement\$700	
		5th year of entitlement\$750	
6th year of entitlement\$1,150			
<b>Orthodontics</b>	100% of the fee charged up to the yearly maximums  A <b>lifetime maximum</b> of \$2,400 per person applies	<b>Entitlement per person included in overall yearly limits above</b>	
		1st year of membershipWaiting period applies	
		1st year of entitlement\$550	
		2nd year of entitlement\$600	
		3rd year of entitlement\$650	
		4th year of entitlement\$650	
		5th year of entitlement\$950	
6th year of entitlement\$1,150			
<b>Optical</b> <i>For glasses, contact lenses or repairs prescribed by a registered optometrist/ oculist in private practice</i>	100% of the cost  A prescription or copy must be supplied with the claim. Non-prescription sunglasses and non-prescription contact lenses are excluded	\$200 per person	Six months
<b>Pharmacy</b> <i>For non-PBS scripts dispensed by a registered pharmacist in private practice (vitamins, minerals and supplements are excluded)</i>	Up to \$30 per script after an equivalent of the current PBS contribution is paid	\$500 per person	No waiting period except for pre-existing conditions
<b>Physiotherapy, Myotherapy, Exercise Physiology, Ante-Natal Classes</b> <i>The ante-natal benefit will be paid for classes conducted by a private midwife not eligible under Medicare or by a Physiotherapist in private practice</i>	70% of fee charged	Combined maximum of \$500 per person	No waiting period except for pre-existing conditions

## Comprehensive Extras (E2) – continued

## FACT SHEET

Services	Benefits	Yearly Limit (per calendar year)	Waiting Period
<b>Chiropractic, Osteopathy</b>	\$35 initial consultation \$24 subsequent consultations \$30 for chiropractic x-ray (limit of one x-ray per person per year)	Combined maximum of \$500 per person \$1,000 per family	No waiting period except for pre-existing conditions
<b>Podiatry</b> <i>Excludes surgical podiatry</i>	\$30 initial consultation \$27 subsequent consultations	\$350 per person	No waiting period except for pre-existing conditions.
<b>Orthotics</b> <i>Approved appliances on the recommendation of a podiatrist or medical practitioner and supplied by a practitioner in private practice. Includes foot orthotics, braces and splints</i>	75% of the cost	\$300 per person	12 months
<b>Speech Therapy, Eye Therapy, Occupational Therapy</b>	\$35 per consultation	Combined maximum of \$350 per person	No waiting period except for pre-existing conditions
<b>Acupuncture</b>	\$27 per consultation	\$350 per person	No waiting period except for pre-existing conditions
<b>Naturopathy</b>	\$25 per consultation	\$350 per person	No waiting period except for pre-existing conditions
<b>Dietetics</b>	\$35 initial consultation \$30 subsequent consultations	\$350 per person	No waiting period except for pre-existing conditions
<b>Psychology</b>	\$50 initial consultation \$30 subsequent consultations	\$400 per person \$800 per family	No waiting period except for pre-existing conditions
<b>Asthma Pumps, Peak Flow Meters</b>	\$110 per person	\$110 per person One appliance every two years	12 months
<b>Blood Glucose Monitors, Blood Pressure Monitors</b>	\$220 per person	\$220 per person One appliance every two years	12 months
<b>Non-Surgical Prostheses</b> <i>Prostheses such as artificial limbs, artificial eyes and breast forms. Excludes hearing aids, braces, splints and other aids</i>	75% of the cost of the item purchase or repairs recommended by a healthcare practitioner	\$500 per person Replacement of appliances is limited to one every two years	12 months
<b>Hearing Aids</b> <i>Benefit includes re-programming and adjustments</i>	100% of the cost for new hearing aid appliances and repairs	\$550 per person once every three years	12 months
<b>Sickness Travel and Accommodation</b> <i>Where the minimum return distance is 200 kilometres 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	No waiting period except for pre-existing conditions

### 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.

## Preventative Health Benefits

The following preventative health benefits are included with your health cover. For detailed information on benefit limits, waiting periods and program approvals please refer to your preventative health benefits brochure or visit [australianunity.com.au/wellnessbenefits](http://australianunity.com.au/wellnessbenefits). Claim forms are downloadable from [australianunity.com.au/claims](http://australianunity.com.au/claims)

### Doctor health checks\*

Regular check ups with your GP are all part of a good health regime and we'll help cover the consultation when not covered by Medicare.

### Quit smoking\*

When you're ready to quit, if you complete a course with one of our approved providers Smokenders, Allen Carr's Easyway or the QUIT Foundation, we're here to support you.

### Weight loss\*

Lose weight with one of our approved weight loss providers, Weight Watchers (excludes at home kits/online), Sure Slim, Jenny Craig or UltraLite, and we'll reward you at three different stages toward your weight loss goal.

### Travel vaccinations

Travelling is fantastic for the body, mind and spirit. Make sure avoidable health risks don't stop you in your tracks and get the right vaccinations before you go.

### Wellplan Online

Available exclusively to Australian Unity Health members, Wellplan Online offers personalised information and support to help you identify and manage your health risks. Visit: [australianunity.com.au/wellplanonline](http://australianunity.com.au/wellplanonline)

\* Where an Extras cover is taken with Hospital cover, benefits are payable under the Hospital cover only.



Australian Unity is a signatory to the Private Health Insurance Code of Conduct. For details go to [www.privatehealth.com.au/codeofconduct](http://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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## 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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