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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**



# Basic Hospital Cover

Effective from 3 May 2015



## Basic Hospital

If you generally feel fit and healthy, Basic Hospital may offer the right level of protection for you.

With Basic Hospital you can receive treatment for accidents in one of the 500 private hospitals we have an agreement with, and you won't pay the \$500 excess.

Available for singles or couples only, Basic Hospital takes care of the essentials. It's our most affordable cover, perfect if you're looking for hospital cover that will look after you if you have an accident or just want to reduce paying additional tax.

### Excess details

Excess is the additional amount you agree to pay towards accommodation costs if you need hospital treatment.

Basic Hospital has a \$500 excess.

Singles will only pay one excess for the first hospital admission each calendar year.

Couples will only pay one excess for the first hospital admission per adult each calendar year.

### No hospital excess for accidents

With Basic Hospital you won't pay an excess when you are admitted due to an accident.



## At a glance

### Accident only private hospital cover

- ✓ Accommodation and theatre fees
- ✓ Day surgery and procedures

### Restrictions

- ⊖ Psychiatric
- ⊖ Rehabilitation

### Private hospital cover

- ✓ Emergency ambulance transportation
- ✓ Tonsil removal
- ✓ Wisdom teeth removal
- ✓ Appendix removal
- ✓ Adenoid removal
- ✓ Joint reconstructions and investigations

### Exclusions

- ✗ All other in-hospital treatments not included or listed



## Health Support Programs

These programs, which we tailor to specifically meet your needs, aim to increase your knowledge, skills and confidence – and ultimately, help improve or sustain your health and wellbeing.

- Bone Health
- Diabetes Action
- Healthy Heart
- Vascular Health
- Heart Failure Program
- Living with Chronic Obstructive Pulmonary Disease
- Risk Factor Management Program
- Integrated Care Program

More detailed information can be found in your Member Guide or at [australianunity.com.au/wellnessbenefits](http://australianunity.com.au/wellnessbenefits)

# Additional information



## Basic Hospital

### Agreement private hospitals

### Public hospital

<b>Accident cover</b>	✓ <b>Covered</b> Only for accidents occurring after joining this level of cover. No excess applies.	
<b>Accommodation</b>	✓ <b>Covered</b> Only payable for accidents and selected procedures.	⊖ <b>Restricted</b> For selected procedures.
<b>Theatre fees</b> <i>Excludes robotic surgery consumables.</i>	✓ <b>Covered</b> Only payable for accidents and selected procedures.	⊖ <b>Restricted</b> For selected procedures.
<b>Day surgery and procedures</b>	✓ <b>Covered</b> Only payable for accidents and selected procedures.	⊖ <b>Restricted</b> For selected procedures.
<b>Doctors bills</b>	✓ <b>Covered</b> Australian Unity's Gap Cover scheme means either no costs or reduced out-of-pocket costs for you on any in-patient medical charges. Visit <a href="http://australianunity.com.au/gap-cover">australianunity.com.au/gap-cover</a> to confirm if your doctor participates in the scheme.	
<b>Tonsil removal</b>	✓ <b>Covered</b>	⊖ <b>Restricted</b>
<b>Surgical removal of wisdom teeth</b>	✓ <b>Covered</b> Excludes dental service charges	⊖ <b>Restricted</b>
<b>Appendix removal</b>	✓ <b>Covered</b>	⊖ <b>Restricted</b>
<b>Joint reconstructions and investigations</b>	✓ <b>Covered</b>	⊖ <b>Restricted</b>
<b>Adenoid removal</b>	✓ <b>Covered</b>	⊖ <b>Restricted</b>
<b>Surgical prosthesis</b>	✓ <b>Covered</b> We will cover 100% of the minimum cost for government approved surgically implanted items for selected procedures and accidents. Benefits are not payable for non-admitted prostheses..	
<b>Pregnancy and related services</b>	✗ <b>Not covered</b>	
<b>Psychiatric hospitalisation</b>	⊖ <b>Restricted</b>	
<b>Rehabilitation</b>	⊖ <b>Restricted</b>	
<b>Heart-related services</b>	✗ <b>Not covered</b>	
<b>Hip and knee replacement and revisions</b>	✗ <b>Not covered</b>	
<b>Renal dialysis</b>	✗ <b>Not covered</b>	
<b>Gastric reduction, obesity surgery and revisions</b>	✗ <b>Not covered</b>	
<b>Emergency ambulance transportation</b>	✓ <b>Covered</b> Claims will be paid if the transport is coded and invoiced as emergency transport by a recognised State Ambulance authority. Includes two ambulance attendances per year, where you are not taken to hospital.	
<b>Hospital Care at Home and Rehabilitation at Home</b>	✓ <b>Covered</b> Receive short-term support from one of our approved service providers in the comfort of your own home to avoid or reduce a hospital stay following an accident related hospital admission, when referred by a medical practitioner.	
<b>Non-Medicare hospital treatment</b>	✗ <b>Not covered</b>	



## 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.

Basic Hospital waiting periods are:

- 1 day – accident cover
- 2 months – psychiatric, rehabilitation and palliative care
- 12 months – all pre-existing conditions except psychiatric, rehabilitation and palliative care

Remember, if you transfer to Australian Unity from another health fund and your previous cover was of a similar or higher level than Basic Hospital, you won't re-serve any waiting periods. If you are unsure, simply contact us on 13 29 39.



## Pre-existing conditions

A pre-existing condition is an illness, ailment or condition where the signs or symptoms existed up to six months before and on the day you joined Australian Unity or upgraded your cover, irrespective of whether you were aware of it.

If you make a hospital claim in the first 12 months of your membership, we may ask you to get your first consulting doctor (e.g. your dentist, GP or specialist) to complete a medical report. The report will help our appointed medical advisor assess if your treatment relates to a pre-existing condition. You should ask us to carry out this assessment before going into hospital.



## Restricted

Restricted services are hospital claims which 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 room of a public hospital. A restricted service does not pay any money towards the cost of intensive or coronary care, labour ward or theatre fees in a private hospital or private day centre. Contact us on 13 29 39 for more information.



## Accident

Accident means any injury sustained as a result of unintentional, unexpected actions or events, which requires medical attention from a registered medical practitioner within seven (7) days of the event, but excludes injuries arising out of: surgical procedures; unforeseen illness; pregnancy; alcohol or drug use; and aggravation of an underlying condition or injury.

The provision of this benefit is at the discretion of Australian Unity and will be based on the advice of Australian Unity's appointed medical or paramedical practitioner.

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



Australian Unity is a signatory to the Private Health Insurance Code of Conduct. For details visit [privatehealth.com.au/codeofconduct](http://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](http://australianunity.com.au/health-insurance/privacy-policy)

Australian Unity Health Limited - ABN 13 078 722 568

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Australian Unity

**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](http://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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