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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**

## Smart Start (LB)

## FACT SHEET

### Smart Start®

Smart Start provides a suitable level of hospital cover for singles, offering full private hospital cover for day procedures only or when treatment is required as a result of an accident that occurs after joining and requires timely medical attention. This combination cover also includes selected extras such as optical, physiotherapy and general dental, plus emergency ambulance and some preventative health benefits such as travel vaccinations.

Under the Hospital component a \$100 excess applies and is only payable once per calendar year when hospitalised overnight for treatment that was not the result of an accident.

### Hospital Cover

Here is a quick guide to the Hospital accommodation options available to you, as part of this cover.

Covered Hospital benefits	Agreement Private Hospital	Public Hospital	Excess applies
<b>100% Accident Cover<sup>^</sup></b>	Full cover	Full cover as a private patient	No
<b>Day Surgery &amp; Procedures (inc. investigations like a Colonoscopy)<sup>**</sup></b>	Full cover	Full cover as a private patient	No
<b>Other Overnight Accommodation*</b>	Benefits are restricted to the basic (default) benefit which is the minimum dollar amount set by the federal government for accommodation as a private patient. Full cover is provided in a shared room of a public hospital. For accommodation benefits in a private hospital, please contact Australian Unity.		Yes. Payable once per calendar year.
<b>Medical Gap Cover</b>	Your doctor has the option to use Australian Unity Gap Cover which means no or reduced out-of-pocket costs for you on in-hospital medical charges. You will need to ask your doctor if they are participating.		
<b>Surgical Prostheses</b>	100% of the minimum cost for government approved surgically implanted items such as a replacement knee.		
<b>Emergency Ambulance Transportation</b>	You are 100% covered for emergency ambulance transportation for admission to hospital or for emergency treatment at a hospital to a maximum of \$1,000 per calendar year. The account must be coded as emergency transportation by the ambulance service to qualify for benefits.		

<sup>^</sup> Accident: Any injury inflicted as a result of unintentional, unexpected actions or events which requires treatment by a registered medical practitioner but excluding accidental illness, surgical procedures, pregnancy, injuries or illnesses induced by alcohol or drug dependence and aggravation of a pre-existing condition.

<sup>\*</sup> If you have a same day procedure in a private hospital and you unexpectedly need to stay overnight, limited benefits will apply and there is likely to be some out-of-pocket costs.

#### Restricted Hospital and Medical Benefits

Hospital and medical treatment that is limited to the basic (default) benefit\* for the time period specified below, if previously uninsured. During this time you are covered as a private patient in a shared room of a public hospital.

- 3-12 months – psychiatric and rehabilitation unless required as a result of an accident
- 24 months – gastric banding

Hospital and medical treatment that is limited to the basic (default) benefit\* for the duration of the cover. You are covered as a private patient in a shared room of a public hospital.

- Overnight private hospital accommodation including intensive/coronary care when not a result of an accident

#### Excluded Hospital and Medical Benefits

Hospital and medical treatment that is not eligible for benefits for the duration of the cover.

- Pregnancy and birth related services inc. labour wards
- Assisted reproductive services (IVF/GIFT)
- Sterilisation reversals

#### Waiting Periods

All hospital and medical benefit entitlements are subject to waiting periods as detailed below. Members transferring from an equivalent level of cover with another fund, will not have to re-serve these waiting periods. Benefits are not payable until completion of the following waiting periods:

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

To check if a waiting period applies, please contact Australian Unity on 13 29 39.

#### 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.

#### \* What is the Basic (Default) Benefit?

Hospital and medical benefits that are limited to the basic (default) benefit which is the minimum dollar amount set by the Federal Government for accommodation as a private patient in a shared ward of a public hospital. It does not provide any benefits for intensive or coronary care, labour ward or theatre fees in a private hospital or private day centre. Contact Australian Unity for applicable benefit entitlement.

Please note that Smart Start is only available as a single person cover. For couples or families we recommend our other cover options such as Smart Combination or Hospital Essentials.

## Extras Cover

All benefits are subject to waiting periods, please refer to 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.** Members transferring from an equivalent level of cover with another fund will not have to re-serve completed waiting periods.

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
<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	1st year      \$600 2nd year      \$600 3rd year      \$700	No waiting periods except for pre-existing conditions
<b>General Dental</b> <i>Also covers services such as fillings, teeth extractions, endodontics and periodontics</i>	Set benefits apply per item	4th year      \$700 5th year      \$800 6th year      \$800	<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>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	\$150 per person	Six months
<b>Chiropractic, Osteopathy Physiotherapy, Myotherapy, Acupuncture, Naturopathy</b>	\$25 per consultation	Combined maximum of \$400 per person	No waiting period except for pre-existing conditions

## 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)

### Member Support Program

Leave hospital early with your doctor's consent and our Member Support Program will co-ordinate the services you need to recover at home, including nursing, home help, meals and childcare services.



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 the terms and conditions about this product which are available at [australianunity.com.au](http://australianunity.com.au). 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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