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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

Hospital and Extras Cover

Effective from 1 April 2013

Want more than just basic hospital cover and be able to get money back on popular extras?

With Smart Start if you need treatment due to an accident or need day surgery, you can be looked after in one of over 500 private hospitals we have an agreement with – and you won't pay any Excess. You can also be treated as a private patient in a public hospital for many other treatments.

When it comes to extras you can receive money back on an impressive range that includes general dental, optical, physio and chiro.

With Smart Start, singles can get up to \$1,300 back and couples up to \$2,600 back each year plus access our Health Support Programs. This cover may also help you avoid paying extra tax.

Excess details

Smart Start comes with a \$100 excess. You will only pay an excess on the first hospital admission each year for singles cover, or for the first two hospital admissions each year for couples cover.

We even offer a **unique excess waiver for accidents and day surgeries** making Smart Start the smart choice.

Cover options

Smart Start is available for both singles and couples, but is not suitable for families.

At a glance

Accident only private hospital cover

- ✓ Accommodation and theatre fees
- ✓ Emergency ambulance transportation

Private hospital day procedures

- ✓ Day surgery and procedures
- ✓ Major eye surgery
- ✓ Renal dialysis

Public hospital cover

- ✓ Accommodation and theatre fees in a shared ward
- ✓ Day surgery and procedures
- ✓ Psychiatric
- ✓ Heart-related services
- ✓ Rehabilitation
- ✓ Hip or knee replacement
- ✓ Major eye surgery
- ✓ Renal dialysis

Extra features

- ✓ General dental
- ✗ Major dental
- ✗ Orthodontics
- ✓ Physiotherapy
- ✓ Some natural therapies including acupuncture
- ✓ Chiropractic
- ✓ Optical
- ✗ Remedial massage
- ✗ Podiatry
- ✗ Pharmacy
- ✗ Psychology
- ✗ Speech therapy
- ✗ Occupational therapy

Extra features

- ✗ Pregnancy and related services
- ✗ Fertility treatments

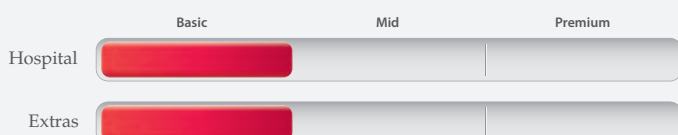
Preventative health benefits

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



Simple. Useful.

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

Hospital Cover

Smart Start Hospital and Extras Cover

Hospital Benefits	Agreement Private Hospitals	Public Hospital in a Shared Room as a Private patient
Accident cover	✓ Covered	
Accommodation	✓ Covered For Accidents only.	✓ Covered
Theatre fees	✓ Covered For Accidents only.	✓ Covered
Day Surgery and procedures <i>Including investigations like a colonoscopy.</i>	✓ Covered If you unexpectedly need to stay overnight, limited benefits will apply in a Private Hospital and there is likely to be some out-of-pocket costs.	
Pregnancy and related services	✗ Not Covered	
Fertility treatments <i>Assisted reproductive treatments such as IVF or GIFT.</i>	✗ Not Covered	
Psychiatric	⊖ Restricted Basic default benefits apply.	✓ Covered
Rehabilitation	⊖ Restricted Basic default benefits apply.	✓ Covered
Heart-related services	⊖ Restricted Basic default benefits apply.	✓ Covered
Major eye surgery <i>Includes cataracts and lens procedures.</i>	✓ Covered For day surgery only.	✓ Covered
Hip or knee replacement and revisions	⊖ Restricted Basic default benefits apply.	✓ Covered
Surgical prosthesis	✓ Covered Hip or knee replacement and revisions are not covered. We will cover 100% of the minimum cost for government approved surgically implanted items.	
Renal dialysis	✓ Covered For day surgery only.	✓ Covered
Gastric reduction and obesity surgery	⊖ Restricted 24 months restriction on benefits for private treatment.	✓ Covered
Sterilisations	✓ Covered Reversal of a sterilisation procedure is not covered.	
Medical Gap Cover	✓ Covered Australian Unity's Gap Cover scheme means either no costs or reduced out-of-pocket costs for you on inpatient medical charges. Visit www.australianunity.com.au/gap-cover to confirm if your doctor participates in the scheme.	
Emergency ambulance transportation	✓ Covered For admission or treatment at a hospital. The account must be coded as emergency transportation by the ambulance service to qualify for benefits. Capped at \$1,000 per person per year.	
Hospital treatment not eligible under Medicare	⊖ Restricted Treatments such as podiatric surgery are limited to medical bed fee only. Please contact Australian Unity before undergoing treatment.	

Additional information

Waiting periods

Waiting periods apply to all hospital and medical treatments and services. 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
- 24 months – gastric reduction and obesity surgery – benefits are restricted and no benefit payable for treatment in a private hospital until this time.

Members transferring from another health fund to an equivalent level of cover will not have to re-serve these waiting periods. To check if a waiting period applies, please contact Australian Unity on 13 29 39.

Pre-existing conditions

A pre-existing condition 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.

Restricted benefits

Restricted benefits are Hospital benefits that 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 ward or room of a public hospital. A restricted benefit 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 entitlements.

Accident

An accident is defined as any injury inflicted as a result of unintentional, unexpected actions or events that occurred after joining, which requires timely treatment by a registered medical practitioner. This excludes accidental illness, surgical procedures, pregnancy, injuries or illnesses induced by alcohol or drug dependence and aggravation of a pre-existing condition. 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. Additional conditions apply, for further information please contact Australian Unity on 13 29 39.



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



Extras Cover

Smart Start

Hospital and Extras Cover

	Service Must be provided by a recognised provider in private practice.	Benefits	Yearly Limits From January to December each year.	Waiting Period												
DENTAL	General dental Covers periodic examinations, fillings, endodontic and tooth extractions.	 Set benefit amounts apply per item	To reward members' loyalty, we increase benefit limits for the first 5 years of membership. <table><thead><tr><th>Years of membership</th><th>Per Person</th></tr></thead><tbody><tr><td>First</td><td>\$600</td></tr><tr><td>Second</td><td>\$600</td></tr><tr><td>Third</td><td>\$700</td></tr><tr><td>Fourth</td><td>\$700</td></tr><tr><td>Fifth</td><td>\$800</td></tr></tbody></table>	Years of membership	Per Person	First	\$600	Second	\$600	Third	\$700	Fourth	\$700	Fifth	\$800	2 months for general dental 6 months for surgical extraction of wisdom teeth, endodontic and periodontics
	Years of membership	Per Person														
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	Preventative dental Covers selected services such as scale and clean, fluoride treatment and mouth guards.	 100% of the fee charged for selected services at our No-Gap Dental Network.	Time served with another health fund will count towards your years of loyalty benefit.	None												
OPTICAL	Optical For prescription glasses, contact lenses or repairs prescribed by a recognised optometrist in private practice.	 100% of the cost Non-prescription sunglasses and non-prescription contact lenses are excluded	\$150 per person	6 months												
THERAPIES	Physiotherapy	 \$25 per consultation	Combined maximum of \$400 per person	2 months												
	Myotherapy															
	Chiropractic															
	Osteopathy															
	Acupuncture															
	Naturopathy															
REMEDIES	Travel vaccinations If supplied and administered in Australia.	 Up to 100% of the cost	\$150 per person \$300 per couple	None												



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



Any Questions? Talk to us on 13 29 39



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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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