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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**



Super Extras

Extras Cover

Effective from 3 May 2015

Want our very best extras cover and high yearly limits so you can claim more?

With Super Extras you can get money back on popular extras like general and major dental.

The cover can also be used for optical, psychology, physio, acupuncture, chiro and remedial massage – to name but a few. You can even use it for supports which include hearing aids, wheelchairs and braces.

Super Extras lets you get up to 80% back on most extras, which can amount to over \$5,000 per person each calendar year. You can also use our Preventative Health Services like travel vaccinations and doctor health checks.

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

At a glance

Extras features

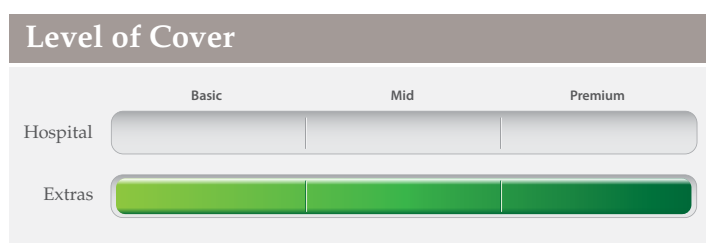
- ✓ General dental
- ✓ Major dental and orthodontics
- ✓ Physiotherapy
- ✓ Natural therapies
- ✓ Chiropractic
- ✓ Optical
- ✓ Podiatry
- ✓ Pharmacy
- ✓ Psychology
- ✓ Acupuncture
- ✓ Speech therapy
- ✓ Occupational therapy
- ✓ Remedial massage
- ✓ Dietetics
- ✓ Hearing aids
- ✓ Wheelchairs or crutches
- ✓ Braces or splints

Preventative Health Services

Keeping happy and healthy is important. To make staying healthy simple, your cover has these useful features included:

- Doctor health checks
- Weight loss
- Quit smoking

More detailed information can be found at australianunity.com.au/stayingwell





Extras Cover

Super Extras

Extras Cover

	Service <i>Must be provided by a recognised provider in private practice.</i>	What you'll get back	Yearly limit <i>From January to December each year.</i>	Waiting period																		
DENTAL	General dental <i>Covers examinations, most fillings, teeth whitening and tooth extractions.</i>	 75% of the set amount back per item	To reward members' loyalty, we increase benefit limits for the first 5 years of membership. <table><tr><th>Years of membership</th><th>Per person</th><th>Family cover</th></tr><tr><td>First</td><td>\$1,000</td><td>\$2,000</td></tr><tr><td>Second</td><td>\$1,100</td><td>\$2,200</td></tr><tr><td>Third</td><td>\$1,300</td><td>\$2,600</td></tr><tr><td>Fourth</td><td>\$1,400</td><td>\$2,800</td></tr><tr><td>Fifth</td><td>\$1,600</td><td>\$3,200</td></tr></table>	Years of membership	Per person	Family cover	First	\$1,000	\$2,000	Second	\$1,100	\$2,200	Third	\$1,300	\$2,600	Fourth	\$1,400	\$2,800	Fifth	\$1,600	\$3,200	2 months for general dental 6 months for surgical extraction of wisdom teeth, endodontic and periodontics
	Years of membership	Per person	Family cover																			
	First	\$1,000	\$2,000																			
	Second	\$1,100	\$2,200																			
Third	\$1,300	\$2,600																				
Fourth	\$1,400	\$2,800																				
Fifth	\$1,600	\$3,200																				
	Preventative dental <i>Covers selected services such as scale and clean, fluoride treatment and mouthguards.</i>	 100% of the fee charged for selected services at our No-Gap Dental Network		None																		
	Crowns, bridges and dentures <i>A full dentures replacement is limited to once every three years.</i>	 80% of the set amount back per item		12 months																		
	Orthodontics	 80% of the set amount back per item	Time served with another health fund will count towards your years of loyalty benefit. An orthodontic lifetime maximum of \$2,800 per person applies.	12 months																		
OPTICAL	Optical <i>For prescription glasses, contact lenses or repairs supplied by a recognised optometrist in private practice.</i>	 80% of the cost Non-prescription sunglasses and contact lenses are excluded	\$250 per person \$500 per family	6 months																		
PHYSICAL THERAPIES	Physiotherapy and myotherapy <i>Includes exercise physiology and ante-natal classes conducted by a private midwife or recognised physiotherapist.</i>	 80% of the fee charged	Combined maximum of \$600 per person \$1,200 per family	2 months																		
	Chiropractic and osteopathy	 80% of the fee charged Including chiropractic x-ray (one x-ray per person per year)	Combined maximum of \$600 per person \$1,200 per family	2 months																		
	Podiatry and foot orthotics <i>Excludes surgical podiatry. Includes approved appliances recommended and supplied by a podiatrist or medical practitioner in private practice.</i>	 80% of the fee charged	Combined maximum of \$400 per person \$800 per family	2 months for podiatry 12 months for orthotics																		
NATURAL THERAPIES	Psychology, speech therapy, eye therapy and occupational therapy	 80% of the fee charged	Combined maximum of \$400 per person \$800 per family	2 months																		
	Acupuncture, naturopathy and dietetics	 80% of the fee charged	Combined maximum of \$400 per person \$800 per family	2 months																		
	Remedial massage	 \$25 per consultation	Remedial massage sub-limit is \$150 per person \$300 per family																			
REMEDIES	Travel vaccinations <i>If supplied and administered in Australia.</i>	 Up to 80% of the cost	\$150 per person \$300 per family	None																		
	Pharmacy <i>Non-PBS prescriptions. Vitamins, minerals or supplements are excluded.</i>	 Up to \$55 per script After an equivalent of the current Pharmaceutical Benefits Scheme (PBS) contribution is paid	\$300 per person \$600 per family	2 months																		
DEVICES & AIDS	Asthma pumps, blood glucose monitors or blood pressure monitors	 80% of the cost One appliance every two years	Combined maximum of \$400 per person \$800 per family	12 months																		
	TENS machines, C-PAP devices or oral appliances for sleep apnoea <i>Excludes circulation boosters.</i>	 80% of the cost One appliance every five years		12 months																		
	Wheelchairs or crutches	 80% of the cost For the purchase or hire	\$100 per person	2 months																		
	Braces or splints <i>When recommended by a health care practitioner.</i>	 80% of the cost	Combined maximum of \$300 per person \$600 per family	12 months																		
	Non-surgical prostheses or hearing aids	 80% of the cost One appliance every three years	Combined maximum of \$1,000 per person \$2,000 per family	12 months																		
 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 than Super Extras, you won't re-serve any waiting periods. If you are unsure, simply contact us on 13 29 39.																						



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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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.

+ HEALTH

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CAR

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