



# 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

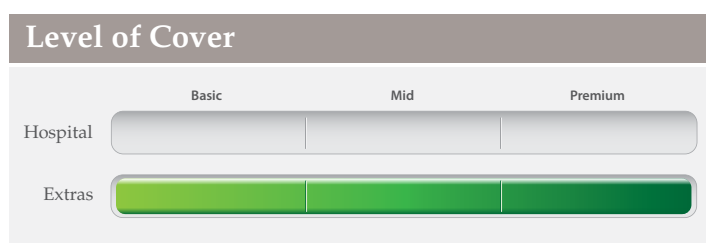
- ✓ General dental
- ✓ Major dental and orthodontics
- ✓ Physiotherapy
- ✓ Natural therapies
- ✓ Chiropractic
- ✓ Optical
- ✓ Podiatry
- ✓ Pharmacy
- ✓ Psychology
- ✓ Acupuncture
- ✓ Speech therapy
- ✓ Occupational therapy
- ✓ Remedial massage
- ✓ Dietetics
- ✓ Hearing aids
- ✓ Wheelchairs or crutches
- ✓ 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](http://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	<b>General dental</b> <i>Covers examinations, most fillings, teeth whitening and tooth extractions.</i>	 <b>75% of the set amount back per item</b>	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	<b>2 months</b> for general dental <b>6 months</b> 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																				
	<b>Preventative dental</b> <i>Covers selected services such as scale and clean, fluoride treatment and mouthguards.</i>	 <b>100% of the fee charged for selected services at our No-Gap Dental Network</b>		<b>None</b>																		
	<b>Crowns, bridges and dentures</b> <i>A full dentures replacement is limited to once every three years.</i>	 <b>80% of the set amount back per item</b>		<b>12 months</b>																		
	<b>Orthodontics</b>	 <b>80% of the set amount back per item</b>	Time served with another health fund will count towards your years of loyalty benefit. An orthodontic <b>lifetime maximum</b> of <b>\$2,800</b> per person applies.	<b>12 months</b>																		
OPTICAL	<b>Optical</b> <i>For prescription glasses, contact lenses or repairs supplied by a recognised optometrist in private practice.</i>	 <b>80% of the cost</b> Non-prescription sunglasses and contact lenses are excluded	<b>\$250</b> per person <b>\$500</b> per family	<b>6 months</b>																		
PHYSICAL THERAPIES	<b>Physiotherapy and myotherapy</b> <i>Includes exercise physiology and ante-natal classes conducted by a private midwife or recognised physiotherapist.</i>	 <b>80% of the fee charged</b>	Combined maximum of <b>\$600</b> per person <b>\$1,200</b> per family	<b>2 months</b>																		
	<b>Chiropractic and osteopathy</b>	 <b>80% of the fee charged</b> Including chiropractic x-ray (one x-ray per person per year)	Combined maximum of <b>\$600</b> per person <b>\$1,200</b> per family	<b>2 months</b>																		
	<b>Podiatry and foot orthotics</b> <i>Excludes surgical podiatry. Includes approved appliances recommended and supplied by a podiatrist or medical practitioner in private practice.</i>	 <b>80% of the fee charged</b>	Combined maximum of <b>\$400</b> per person <b>\$800</b> per family	<b>2 months</b> for podiatry <b>12 months</b> for orthotics																		
NATURAL THERAPIES	<b>Psychology, speech therapy, eye therapy and occupational therapy</b>	 <b>80% of the fee charged</b>	Combined maximum of <b>\$400</b> per person <b>\$800</b> per family	<b>2 months</b>																		
	<b>Acupuncture, naturopathy and dietetics</b>	 <b>80% of the fee charged</b>	Combined maximum of <b>\$400</b> per person <b>\$800</b> per family	<b>2 months</b>																		
	<b>Remedial massage</b>	 <b>\$25 per consultation</b>	Remedial massage sub-limit is <b>\$150</b> per person <b>\$300</b> per family																			
REMEDIES	<b>Travel vaccinations</b> <i>If supplied and administered in Australia.</i>	 <b>Up to 80% of the cost</b>	<b>\$150</b> per person <b>\$300</b> per family	<b>None</b>																		
	<b>Pharmacy</b> <i>Non-PBS prescriptions. Vitamins, minerals or supplements are excluded.</i>	 <b>Up to \$55 per script</b> After an equivalent of the current Pharmaceutical Benefits Scheme (PBS) contribution is paid	<b>\$300</b> per person <b>\$600</b> per family	<b>2 months</b>																		
DEVICES & AIDS	<b>Asthma pumps, blood glucose monitors or blood pressure monitors</b>	 <b>80% of the cost</b> One appliance every two years	Combined maximum of <b>\$400</b> per person <b>\$800</b> per family	<b>12 months</b>																		
	<b>TENS machines, C-PAP devices or oral appliances for sleep apnoea</b> <i>Excludes circulation boosters.</i>	 <b>80% of the cost</b> One appliance every five years		<b>12 months</b>																		
	<b>Wheelchairs or crutches</b>	 <b>80% of the cost</b> For the purchase or hire	<b>\$100</b> per person	<b>2 months</b>																		
	<b>Braces or splints</b> <i>When recommended by a health care practitioner.</i>	 <b>80% of the cost</b>	Combined maximum of <b>\$300</b> per person <b>\$600</b> per family	<b>12 months</b>																		
	<b>Non-surgical prostheses or hearing aids</b>	 <b>80% of the cost</b> One appliance every three years	Combined maximum of <b>\$1,000</b> per person <b>\$2,000</b> per family	<b>12 months</b>																		
 <b>Waiting periods</b> - 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](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

521AUH\_0415



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)