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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**



Australian Unity

# Extras cover that feels like it's made just for you

Effective from 3 May 2015

At Australian Unity, we think the best health cover is one that perfectly suits you and your budget. Our Starter 60% has you covered for the basics of dental, optical and physio. And if you think you'll need more, simply add the extras covers that suit your needs.

If you can't decide which to pick, then choose Platinum 80%. This premium cover lets you claim more back and enjoy higher yearly limits.

Get 60% back



## Starter 60%

Cover for all the basics including dental, optical and physio.

**\$600**

### General and preventative dental

Covers examinations, most fillings, teeth whitening and simple extractions. Preventative dental includes scale and clean, fluoride treatments and mouth guards.

**\$300**

### Physiotherapy

Includes sports physiotherapy and hydrotherapy.

**\$150**

### Optical

For prescription glasses, contact lenses or repairs provided by a recognised optometrist in private practice.



## Smile

Increase your general dental limit and get money back on a complete range of dental services, plus access to our No-Gap Dental Network.

<b>General dental top up</b>	<b>+\$100</b> (\$700 total)
<b>Root canal, gum disease treatments and surgical extractions</b>	<b>\$300</b>
<b>Crowns, bridges and dentures</b> <small>A full dentures replacement is limited to once every three years.</small>	<b>\$500</b>
<b>Orthodontics</b> <small>A lifetime maximum of \$2,400 per person applies.</small>	<b>\$500</b>
<b>Access to our No-Gap Dental Network</b> <small>Get 100% back on selected preventative dental services.</small>	✓



## Repair

Increase your limit on physio, plus add chiro, podiatry and orthotics, and general and natural therapies.

<b>Physiotherapy top up</b>	<b>+\$100</b> (\$400 total)
<b>Chiropractic and osteopathy</b>	<b>\$300</b>
<b>Podiatry and orthotics</b>	<b>\$300</b>
<b>General therapies</b> <small>Speech, eye and occupational therapies.</small>	<b>\$300</b>
<b>Natural therapies</b> <small>Acupuncture, remedial massage, myotherapy and shiatsu.</small>	<b>\$300</b>
<b>Health aids</b> <small>Braces, splints, garments, wheelchairs, crutches and non-surgical prosthesis. Selected items are payable once every two years.</small>	<b>\$300</b>



## Health Boost

Boost your well being with a wide range of services including a higher optical limit, psychology, travel vaccinations, pharmacy and naturopathy.

<b>Optical top up</b>	<b>+\$100</b> (\$250 total)
<b>Psychology</b>	<b>\$300</b>
<b>Dietetics</b>	<b>\$300</b>
<b>Pharmacy and travel vaccinations</b> <small>Non-Pharmaceutical Benefits Scheme (PBS) prescriptions and travel vaccinations supplied in Australia. Vitamins, minerals or supplements are excluded.</small>	<b>\$300</b>
<b>Naturopathy, Chinese medicine and Bowen therapy</b>	<b>\$300</b>
<b>Hearing aids and audiology</b> <small>Hearing aids are payable once every three years.</small>	<b>\$300</b>
<b>Health devices</b> <small>Blood glucose monitors, blood pressure monitors, CPAP, asthma pumps, sleep apnoea and pain management devices (ie TENS). Selected items are payable once every two years.</small>	<b>\$300</b>

Get 80% back



## Platinum 80%

This premium cover lets you claim more back and enjoy higher yearly limits.

<b>General and preventative dental</b> <small>Covers examinations, most fillings, teeth whitening and simple extractions. Preventative dental includes scale and clean, fluoride treatments and mouth guards.</small>	<b>No Yearly Limit</b>	<b>Physiotherapy</b> <small>Includes sports physiotherapy and hydrotherapy.</small>	<b>\$600</b>	<b>Optical</b> <small>For prescription glasses, contact lenses or repairs provided by a recognised optometrist in private practice.</small>	<b>\$300</b>
<b>Root canal, gum disease treatments and surgical extractions</b>	<b>\$500</b>	<b>Chiropractic and osteopathy</b>	<b>\$600</b>	<b>Psychology</b>	<b>\$600</b>
<b>Crowns, bridges and dentures</b> <small>A full dentures replacement is limited to once every three years.</small>	<b>\$800</b>	<b>Podiatry and orthotics</b>	<b>\$600</b>	<b>Dietetics</b>	<b>\$600</b>
<b>Orthodontics</b> <small>A lifetime maximum of \$2,400 per person applies.</small>	<b>\$800</b>	<b>General therapies</b> <small>Audiology, speech, eye and occupational therapies.</small>	<b>\$600</b>	<b>Pharmacy and travel vaccinations</b> <small>Non-PBS prescriptions and travel vaccinations supplied in Australia. Vitamins, minerals or supplements are excluded.</small>	<b>\$600</b>
<b>Access to our No-Gap Dental Network</b> <small>Get 100% back on selected preventative dental services.</small>	✓	<b>Natural therapies</b> <small>Acupuncture, remedial massage, myotherapy shiatsu, naturopathy, Chinese medicine and Bowen therapies.</small>	<b>\$400</b>	<b>Health devices</b> <small>Blood glucose monitors, blood pressure monitors, CPAP, asthma pumps, sleep apnoea and pain management devices (ie TENS). Selected items are payable once every two years.</small>	<b>\$600</b> <small>Combined limit with health and hearing aids.</small>
		<b>Health and hearing aids</b> <small>Braces, splints, garments, wheelchairs, crutches and non-surgical prosthesis. Selected items are payable once every two years. Hearing aids are payable once every three years.</small>	<b>\$600</b> <small>Combined limit with health devices.</small>		

All limits are per person each calendar year. Please see overleaf for associated waiting periods.

# Additional information



## 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 of extras cover, you won't re-serve any waiting periods. Waiting periods for our extras covers are:

<b>General dental</b>	<b>2 months</b>
<b>Preventative dental</b>	<b>None</b>
<b>Root canal, gum disease treatments and surgical extractions</b>	<b>6 months</b>
<b>Crowns, bridges and dentures</b>	<b>12 months</b>
<b>Orthodontics</b>	<b>12 months</b>
<b>Access to our No-Gap Dental Network</b>	<b>None</b>

<b>Physiotherapy</b>	<b>2 months</b>
<b>Chiropractic and osteopathy</b>	<b>2 months</b>
<b>Podiatry</b>	<b>2 months</b>
<b>Orthotics</b>	<b>12 months</b>
<b>General therapies</b>	<b>2 months</b>
<b>Natural therapies</b>	<b>2 months</b>
<b>Health aids</b>	<b>12 months</b>
<b>Wheelchairs and crutches</b>	<b>2 months</b>

<b>Optical</b>	<b>6 months</b>
<b>Psychology</b>	<b>2 months</b>
<b>Dietetics</b>	<b>2 months</b>
<b>Pharmacy</b>	<b>2 months</b>
<b>Travel vaccinations</b>	<b>None</b>
<b>Naturopathy, Chinese medicine and Bowen therapy</b>	<b>2 months</b>
<b>Hearing aids</b>	<b>12 months</b>
<b>Audiology</b>	<b>2 months</b>
<b>Health devices</b>	<b>12 months</b>



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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**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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