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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**



# Care 'n Repair

## Hospital and Extras Cover

Effective from 1 April 2013

### Want budget friendly hospital cover and be able to get money back on useful extras?

Care 'n Repair is our most affordable mix of hospital and extras cover. If you need treatment due to an accident 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 receive money back on extras like general dental, physio and remedial massage, and receive up to \$150 for supports like crutches and wheelchairs.

With Care 'n Repair you can get over \$1,100 back on extras per person each year. This cover may also help you avoid paying extra tax.

#### Excess details

Care 'n Repair comes with a \$500 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** making Care 'n Repair a great choice.

#### Cover options

Care 'n Repair 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
- ✓ Day surgery and procedures
- ✓ Rehabilitation

#### Public hospital cover

- ✓ Accommodation and theatre fees in a shared ward
- ✓ Day surgery and procedures
- ✓ Heart-related services
- ✓ Psychiatric
- ✓ Sterilisations

#### Extra features

- ✓ General dental
- ✓ Physiotherapy
- ✓ Some natural therapies and remedial massage
- ✓ Occupational therapy
- ✗ Speech therapy
- ✗ Chiropractic
- ✗ Orthodontics
- ✗ Optical
- ✗ Podiatry
- ✗ Pharmacy
- ✗ Psychology
- ✗ No-Gap Dental Network

#### Excursions

- ✗ Major eye surgery
- ✗ Hip or knee replacement
- ✗ Renal dialysis
- ✗ Pregnancy and related services
- ✗ Fertility treatments
- ✗ Gastric reduction and obesity surgery
- ✗ Sterilisation reversals



### Preventative health benefits

Keeping happy and healthy is important. To make staying healthy simple, we provide some useful preventative health benefits for our members:

- Hospital Care at Home

For detailed information on benefit limits, waiting periods and program approvals, please refer to your Member Guide or visit [australianunity.com.au/wellnessbenefits](http://australianunity.com.au/wellnessbenefits)

#### Level of Cover

	Basic	Mid	Premium
Hospital	<div><div></div></div>	<div><div></div></div>	<div><div></div></div>
Extras	<div><div></div></div>	<div><div></div></div>	<div><div></div></div>

Simple. Useful.

114 Albert Road, South Melbourne Victoria 3205  
Call 13 29 39 or visit [www.australianunity.com.au](http://www.australianunity.com.au)

# Hospital Cover

## Care 'n Repair Hospital and Extras Cover

Hospital Benefits	Agreement Private Hospitals	Public Hospital in a Shared Room as a Private patient
<b>Accident cover</b>	✓ <b>Covered</b>	
<b>Accommodation</b>	⊖ <b>Restricted</b> Benefits are only payable for accidents.	✓ <b>Covered</b>
<b>Theatre fees</b>	⊖ <b>Restricted</b> Benefit restrictions and exclusions apply.	✓ <b>Covered</b>
<b>Day surgery and procedures</b> <i>Including investigations like a colonoscopy.</i>	⊖ <b>Restricted</b> Basic default benefits apply.	✓ <b>Covered</b>
<b>Pregnancy and related services</b>	✗ <b>Not Covered</b>	
<b>Fertility treatments</b> <i>Assisted reproductive treatments such as IVF or GLFT.</i>	✗ <b>Not Covered</b>	
<b>Psychiatric</b>	⊖ <b>Restricted</b> Basic default benefits apply.	✓ <b>Covered</b>
<b>Rehabilitation</b>	⊖ <b>Restricted</b> Basic default benefits apply.	✓ <b>Covered</b>
<b>Heart-related services</b>	⊖ <b>Restricted</b> Basic default benefits apply.	✓ <b>Covered</b>
<b>Major eye surgery</b> <i>Includes cataracts and lens procedures.</i>	✗ <b>Not Covered</b>	
<b>Hip or knee replacement and revisions</b>	✗ <b>Not Covered</b>	
<b>Surgical prosthesis</b>	✓ <b>Covered</b> Hip or knee replacement and revisions are not covered.	
<b>Renal dialysis</b>	✗ <b>Not Covered</b>	
<b>Gastric reduction and obesity surgery</b>	✗ <b>Not Covered</b>	
<b>Sterilisations</b>	✗ <b>Not Covered</b>	
<b>Medical Gap Cover</b>	✓ <b>Covered</b> Australian Unity's Gap Cover scheme means either no costs or reduced out-of-pocket costs for you on inpatient medical charges. Visit <a href="http://www.australianunity.com.au/gap-cover">www.australianunity.com.au/gap-cover</a> to confirm if your doctor participates in the scheme.	
<b>Emergency ambulance transportation</b>	✓ <b>Covered</b> 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.	
<b>Home nursing</b>	✓ <b>Covered</b> 100% for private nursing care to replace hospitalisation when referred by a medical practitioner. The benefit must be approved by Australian Unity and the Nurse must be in a private practice and recognised by Australian Unity.	
<b>Hospital treatment not eligible under Medicare</b>	⊖ <b>Restricted</b> 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

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

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# Extras Cover

## Care 'n Repair

Hospital and Extras Cover

	Service <i>Must be provided by a recognised provider in private practice</i>	Benefits	Yearly Limit <i>From Jan to Dec each year</i>	Waiting Period
DENTAL	<b>General dental</b> <i>Including examinations, fillings, endodontic and tooth extractions.</i>	 <b>Set benefit amounts apply per item</b> No-Gap Dental Network services are not available with this level of cover	<b>\$500</b> per person	<b>2 months</b> for general dental <b>6 months</b> for surgical extraction of wisdom teeth, endodontic and periodontics
	<b>Physiotherapy</b>			
THERAPIES	<b>Myotherapy</b>	 <b>\$25 per consultation</b>	Combined maximum of <b>\$300</b> per person	<b>2 months</b>
	<b>Exercise physiology</b>			
	<b>Remedial massage, kinesiology and shiatsu</b>		Combined maximum of <b>\$170</b> per person	<b>2 months</b>
	<b>Acupuncture, naturopathy and herbalism</b>	 <b>\$17 per consultation</b>	For Kinesiology, Remedial Massage and Shiatsu, there is a sub-limit of <b>\$85</b> per person	
ADDITIONAL COVER	<b>Appliances and aids</b> <i>Covers hire or purchase of the following items: braces, splints, wheelchairs, crutches or compression garments used in prevention or support post injury.</i>	 <b>100% of the fee charged</b> When recommended by a healthcare practitioner	<b>\$150</b> per person	<b>2 months</b>



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 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](http://www.australianunity.com.au/privacy-policy)



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