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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 Combination

Hospital and Extras Cover

Effective from 1 April 2013

Want a generous level of hospital cover and be able to get money back on lots of extras?

With Smart Combination you can be looked after in one of over 500 private hospitals we have an agreement with for a range of major and minor operations. You can also be treated as a private patient in a public hospital for pregnancy related treatments.

When it comes to extras you can get money back on general dental and major dental (e.g. crowns), optical, physio, chiro, remedial massage and more.

With Smart Combination you can get over \$2,500 back on extras each year and access some of our health support programs.

Excess options

With Smart Combination you'll have a choice of two excess levels:

- Smart Combination with \$250 excess
- Smart Combination with \$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 or family cover.

At a glance

Private hospital cover

- ✓ Accommodation and theatre fees
- ✓ Day surgery and procedures
- ✓ Emergency ambulance transportation
- ✓ Heart-related services
- ✓ Psychiatric
- ✓ Rehabilitation
- ✓ Hip or knee replacement
- ✓ Major eye surgery
- ✓ Renal dialysis
- ✓ Sterilisation
- ✗ Fertility treatments

Extra features

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

Public hospital cover

- ✓ Pregnancy and related services

Health benefits and features

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

Health support programs

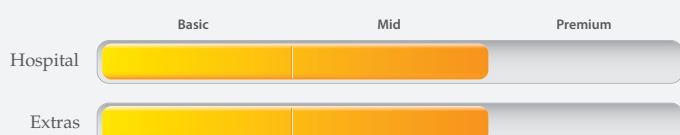
- Hospital Care at Home
- Rehabilitation at Home
- Bone Health Program
- Diabetes Action Program
- Healthy Heart Program
- Vascular Health Program
- Heart Failure Program
- Risk Factor Management Program

Preventative health benefits

- Lift for Life
- Doctor health checks
- Cervical cancer vaccinations
- Quit smoking program
- Weight loss program
- Step into Life
- Diabetes Australia membership
- Personal health coaching

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 Combination

Hospital and Extras Cover

Hospital Benefits	Agreement Private Hospitals	Public Hospital in a Private Room or Shared Room as a Private Patient
Accommodation	✓ Covered	
Theatre fees	✓ Covered Benefit restrictions and exclusions apply.	
Day surgery and procedures <i>Including investigations like a colonoscopy.</i>	✓ Covered	
Pregnancy and related services	⊖ Restricted Basic default benefits apply.	✓ Covered In a shared ward only.
Fertility treatments <i>Assisted reproductive treatments such as IVF or GIFT.</i>	✗ Not Covered	
Psychiatric	✓ Covered	✓ Covered In your first year you will be covered only in a shared room as a private patient, in your second and subsequent years you'll be covered for both a private or shared room.
Rehabilitation	✓ Covered	✓ Covered In your first year you will be covered only in a shared room as a private patient, in your second and subsequent years you'll be covered for both a private or shared room.
Heart-related services	✓ Covered	
Major eye surgery <i>Includes cataracts and lens procedures.</i>	✓ Covered	
Hip or knee replacement and revisions	✓ Covered	
Surgical prosthesis	✓ Covered We will cover 100% of the minimum cost for government approved surgically implanted items.	
Renal dialysis	✓ Covered	
Gastric reduction and obesity surgery	⊖ Restricted 24 months restriction on benefits for private treatment.	✓ Covered
Sterilisations	✓ 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. You should check with your doctor to confirm they participate 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.	
Home nursing	✓ Covered 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.	
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

🔑 Planning a family

It is important that members with a single health cover upgrade to a family level of cover once you receive confirmation of pregnancy. This will ensure your baby will be covered at birth, and in the event of any complications found during pregnancy, provided waiting periods have been served.

⌚ 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
- 9 months – pregnancy and related services in shared room in a public hospital
- 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.











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



Smart Combination

Hospital and Extras Cover

	Service Must be provided by a recognised provider in private practice.	Benefits	Yearly Limit From January to December each year.	Waiting Period																					
DENTAL	General dental and Endodontic Covers periodic examinations, fillings, teeth extractions and periodontics.	 Set benefit amounts apply per item	<div>To reward members' loyalty we increase benefit limits for the first 6 years of membership.</div> <table><thead><tr><th>Years of Membership</th><th>First</th><th>Second</th><th>Third</th><th>Fourth</th><th>Fifth</th><th>Sixth</th></tr></thead><tbody><tr><td>Single Cover</td><td>\$900</td><td>\$1,000</td><td>\$1,100</td><td>\$1,200</td><td>\$1,300</td><td>\$1,400</td></tr><tr><td>Family Cover</td><td>\$1,800</td><td>\$2,000</td><td>\$2,200</td><td>\$2,400</td><td>\$2,600</td><td>\$2,800</td></tr></tbody></table>	Years of Membership	First	Second	Third	Fourth	Fifth	Sixth	Single Cover	\$900	\$1,000	\$1,100	\$1,200	\$1,300	\$1,400	Family Cover	\$1,800	\$2,000	\$2,200	\$2,400	\$2,600	\$2,800	<div>2 months for general dental</div> <div>6 months for surgical extraction of wisdom teeth, endodontic and periodontics</div>
	Years of Membership	First	Second	Third	Fourth	Fifth	Sixth																		
	Single Cover	\$900	\$1,000	\$1,100	\$1,200	\$1,300	\$1,400																		
Family Cover	\$1,800	\$2,000	\$2,200	\$2,400	\$2,600	\$2,800																			
Preventative dental Covers selected services such as scale or clean, fluoride treatment and mouthguards.	 100% of the fee charged for selected services at our No-Gap Dental Network	<div>Time served with another health fund will count towards your years of loyalty benefit.</div>	<div>None</div>																						
Major dental Covers crowns, and selected repairs only - does not include orthodontic services, dentures, implants and prosthetic devices.	 70% of the set benefit amount per item	<div>Included in overall yearly limits above</div> <div>\$350 per person</div> <div>\$700 per family</div>	<div>12 months</div>																						
OPTICAL	Optical For glasses and 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	<div>\$200 per person</div>	<div>6 months</div>																					
THERAPIES	Physiotherapy	 70% of the fee charged	Combined maximum of	<div>2 months</div>																					
	Myotherapy		\$500 per person																						
	Chiropractic	 \$22 per consultation \$30 for chiropractic x-ray Limit of one x-ray per person per year	Combined maximum of	<div>2 months</div>																					
	Osteopathy		\$500 per person																						
	Acupuncture	 \$25 per consultation	Combined maximum of	<div>2 months</div>																					
	Naturopathy		\$400 per person																						
Remedial massage	Remedial massage sub-limit of																								
REMEDIES	Travel vaccinations If supplied and administered in Australia.	 Up to 100% of the cost	<div>\$150 per person</div> <div>\$300 per family</div>	<div>None</div>																					
	First aid courses For information about these courses contact St John Ambulance on 1300 360 455.	 \$75 per membership On a St John Ambulance One Day Basic Life Support course or \$60 per membership on a St John Ambulance Apply First Aid Course	<div>Benefit payable once every three years</div>	<div>6 months</div>																					



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.



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 **INCOME**

 **CAR**

 **ENERGY**

 **TRAVEL**

 **ROADSIDE**

 **LIFE**

 **FUEL**

 **HOME**