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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**

# Gold Hospital

Effective from 1 February 2014



## Gold Hospital

Gold Hospital offers a very high level of cover for those who don't want to pay for pregnancy and related services.

With Gold Hospital you'll be covered for accommodation and theatre fees, and day surgery procedures in over 500 private hospitals we have an agreement with.

Heart related treatments, rehabilitation, psychiatric services, eye procedures, and hip or knee replacements make up just a few of the included features.

In addition, you'll also have full access to our suite of Health Support Programs including the popular Hospital Care at Home and Rehabilitation at Home.

### Excess options

Excess is the additional amount you agree to pay towards accommodation costs if you need hospital treatment. The higher your excess, the less you'll pay for your cover.

Gold Hospital offers two excess options:

- Gold Hospital with \$250 excess
- Gold Hospital with \$500 excess

Singles will only pay an excess for the first hospital admission each year. Families or couples will only pay an excess for the first two hospital admissions each year.

### No hospital excess for kids

With Gold Hospital you won't pay an excess if your kids visit a hospital. Plus your kids can stay covered up until they turn 23 years old, at no extra cost.



## At a glance

### Hospital features

- ✓ Accommodation and theatre fees
- ✓ Emergency ambulance transportation
- ✓ Day surgery and procedures
- ✓ Heart-related services
- ✓ Rehabilitation
- ✓ Psychiatric hospitalisation
- ✓ Hip or knee replacement
- ✓ Renal dialysis
- ✓ Surgical prosthesis

### Restrictions and exclusions

- ✗ Pregnancy and related services
- ✗ Fertility treatments
- ✗ Gastric reduction, obesity procedures and revisions
- ✗ Sterilisation reversals
- ✗ Non-Medicare services



## Health Support Programs

These programs, which we tailor to specifically meet your needs, aim to increase your knowledge, skills and confidence – and ultimately, help improve or sustain your health and wellbeing.

- Bone Health
- Diabetes Action
- Healthy Heart
- Vascular Health
- Heart Failure Program
- Living with Chronic Obstructive Pulmonary Disease
- Risk Factor Management Program
- Integrated Care Program

More detailed information can be found in your member guide or at [australianunity.com.au/wellnessbenefits](http://australianunity.com.au/wellnessbenefits)

# Additional information



## Gold Hospital

	Agreement private hospitals	Public hospital
Accommodation	✓ Covered	⊖ Restricted
Theatre fees	✓ Covered	⊖ Restricted
Day surgery and procedures	✓ Covered	⊖ Restricted
Doctors bills	✓ Covered Australian Unity's Gap Cover scheme means either no costs or reduced out-of-pocket costs for you on any in-patient medical charges. Visit <a href="http://australianunity.com.au/gap-cover">australianunity.com.au/gap-cover</a> to confirm if your doctor participates in the scheme.	
Pregnancy and related services	✗ Not covered	
Fertility treatments <i>Assisted reproductive treatments such as IVF or GIFT.</i>	✗ Not covered	
Psychiatric hospitalisation	✓ Covered	⊖ Restricted
Rehabilitation	✓ Covered	⊖ Restricted
Heart-related services	✓ Covered	⊖ Restricted
Hip or knee replacement and revisions	✓ Covered	⊖ Restricted
Surgical prosthesis	✓ Covered We will cover 100% of the minimum cost for government approved surgically implanted items.	
Renal dialysis	✓ Covered	⊖ Restricted
Gastric reduction, obesity surgery and revisions	✗ Not covered	
Sterilisations	✓ Covered Reversal of a sterilisation procedure is not covered.	⊖ Restricted
Emergency ambulance transportation	✓ Covered Claims will be paid if the transport is coded and invoiced as emergency transport by a recognised State Ambulance authority. Includes two ambulance attendances per year, where you are not taken to hospital.	
Hospital Care at Home and Rehabilitation at Home	✓ Covered Receive short-term support from one of our approved service providers in the comfort of your own home to avoid or reduce a hospital stay, when referred by a medical practitioner.	
Non-Medicare hospital treatment	✗ Not covered	



## Waiting periods

A waiting period is the amount of months you have to wait after joining or upgrading, until you can make a claim for a service or treatment.

Gold Hospital's waiting periods are:

- 2 months – psychiatric, rehabilitation and palliative care
- 12 months – all pre-existing conditions except psychiatric, rehabilitation and palliative care

Remember, if you transfer to Australian Unity from another health fund and your previous cover was of a similar or higher level than Gold Hospital, you won't re-serve any waiting periods. If you are unsure, simply contact us on 13 29 39.



## Pre-existing conditions

A pre-existing condition is an illness, ailment or condition where the signs or symptoms existed up to six months before and on the day you joined Australian Unity or upgraded your cover, irrespective of whether you were aware of it.

If you make a hospital claim in the first 12 months of your membership, we may ask you to get your first consulting doctor (eg your dentist, GP or specialist) to complete a medical report. The report will help our appointed medical advisor assess if your treatment relates to a pre-existing condition. You should ask us to carry out this assessment before going into hospital.



## Restricted

Restricted services are hospital claims which 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 room of a public hospital. A restricted service does not pay any money towards the cost of intensive or coronary care, labour ward or theatre fees in a private hospital or private day centre. Contact us on 13 29 39 for more information.



[customerservice@australianunity.com.au](mailto:customerservice@australianunity.com.au)



13 29 39



[australianunity.com.au](http://australianunity.com.au)



Australian Unity is a signatory to the Private Health Insurance Code of Conduct. For details go to [privatehealth.com.au/codeofconduct](http://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 cover. Information is current as at the effective date, 1 February 2014, 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 [australianunity.com.au/health-insurance/privacy-policy](http://australianunity.com.au/health-insurance/privacy-policy)



**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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## Why **comparethemarket.com.au**?

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**🏠 HOME**