

Smart Essentials

Hospital and Extras Cover

Effective from 1 March 2014

Want a well-balanced level of hospital and extras cover for a competitive price?

With Smart Essentials you can be looked after in one of over 500 private hospitals we have an agreement with for a range of treatments. You also won't pay any excess for day surgery procedures.

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

As a Smart Essentials member, singles can get over \$2,000 back and families over \$4,000 back each year on extras. Plus you can also access many Preventative Health Services like doctor health checks, quit smoking, plus weight loss and fitness help.

Excess details

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

We even offer an excess waiver for day surgery procedures.

At a glance

Private hospital features

- ✓ Accommodation and theatre fees
- ✓ Day surgery and procedures
- ✓ Emergency ambulance transportation
- ✓ Heart-related services
- ✓ Rehabilitation

Restrictions and exclusions

- ⊖ Psychiatric hospitalisation
- → Gastric reduction, obesity procedures and revisions
- Hip or knee replacement or revisions
- Eye procedures
- × Renal dialysis
- Pregnancy and related services
- × Fertility treatments

Extras features

- ✓ General dental
- ✓ Major dental
- × Orthodontics
- ✓ Physiotherapy
- ✓ Naturopathy
- ✓ Acupuncture
- ✓ Remedial massage
- ✓ Chiropractic
- ✓ Optical
- × Podiatry
- × Pharmacy
- × Psychology
- Speech therapy
- Occupational therapy



Health programs and features

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

Health Support Programs

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

- Preventative Health Services
- Cervical cancer vaccinations

Doctor health checks

- Quit smoking
- Weight loss
- Lift for Life
- Step into Life
- Diabetes Australia membership
- Personal health coaching

More detailed information can be found in your member guide or at australianunity.com.au/stayingwell



Simple. Useful.

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Hospital Cover

	Agreement private hospitals	Public hospital	
Accommodation	√ Covered		
Theatre fees	√ Covered		
Day surgery and procedures	✓ Covered		
Doctors bills	Australian Unity's Gap Cover scheme means either no costs or reduced out-of-pocket costs for you on in-hospital medical charges. Visit australianunity.com.au/gap-cover and confirm if your doctor participates in the scheme.		
Pregnancy and related services	× Not covered		
Fertility treatments Assisted reproductive treatments such as IVF or GIFT.	× Not covered		
Psychiatric	⊖ Restricted	✓ Covered In a shared room as a private patient.	
Rehabilitation	√ Covered	In your first 12 months of membership you will only be covered in a shared room as a private patient.	
Heart-related services	✓ Covered		
Eye procedures Cataracts and lens procedures.	× Not covered		
Hip or knee replacement and revisions	× Not covered		
Surgical prosthesis	✓ Covered We will cover 100% of the minimum cost for government approved surgically implanted items.		
Renal dialysis	× Not covered		
Gastric reduction, obesity procedures and revisions	→ Restricted 24 months restriction on benefits for private hospital treatment.	✓ Covered In your first 24 months of membership you will only be covered in a shared room.	
Sterilisations	✓ Covered A reversal of a sterilisation procedure is not covered.		
Emergency ambulance transportation	For admission or treatment at a hospital. The account must be coded and billed as emergency transportation by the ambulance service.		
Hospital Care at Home and Rehabilitation at Home	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.		
Hospital treatment not eligible under Medicare			

Additional information



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:

- 2 months psychiatric, rehabilitation and palliative care
- 12 months all pre-existing conditions except psychiatric, rehabilitation and palliative care
- 24 months gastric reduction, obesity procedures and revisions are restricted and not payable for treatment in a private hospital until this time.

Remember, if you transfer to Australian Unity from another health fund and your previous cover was of a similar or higher level than Smart Essentials, 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 of which existed 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.



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	Service Must be provided by a recognised provider in private practice.	What you'll get back	Yearly limit From January to December each year.	Waiting period
	General dental Covers examinations, most fillings, teeth whitening and tooth extractions.	Set amounts back apply per item	To reward members' loyalty, we increase benefit limits for the first 5 years of membership. Years of membership First Second Third Fourth Fifth Single cover \$750 \$750 \$850 \$850 \$950	2 months for general dental 6 months for surgical extraction of wisdom teeth, periodontics and endodontics.
DENTAL	Preventative dental Covers selected services such as scale and clean, fluoride treatment and mouthguards.	100% of the fee charged for selected services at our No-Gap Dental Network	Family cover \$1,500 \$1,500 \$1,700 \$1,700 \$1,900 Time served with another health fund will count towards your years of loyalty benefit.	None
	Crowns Covers crowns, and selected repairs only- does not include orthodontic services, dentures, implants and prosthetic devices.	70% of the set amount back per item	Included in overall yearly limits above \$300 per person \$600 per family	12 months
OPTICAL	Optical For prescription glasses and contact lenses or repairs supplied by a recognised optometrist in private practice.	100% of the cost Non-prescription sunglasses and contact lenses are excluded	\$200 per person	6 months
THERAPIES	Physiotherapy and myotherapy	\$25 per consultation	Combined maximum of \$350 per person \$700 per family	2 months
	Chiropractic and osteopathy	\$25 per consultation \$30 for chiropractic x-ray Limit of one x-ray per person per year	Combined maximum of \$350 per person \$700 per family	2 months
	Acupuncture		Combined maximum of \$350 per person	
	Naturopathy	\$ \$25 per consultation	\$700 per family Remedial massage sub-limit of \$125 per person	2 months
	Remedial massage		\$250 per family	
OTHERS	Travel vaccinations If supplied and administered in Australia.	Up to 100% of the cost	\$150 per person \$300 per family	None



Australian Unity is a signatory to the Private Health Insurance Code of Conduct. For details go to {\it 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 March 2014, and is subject to change.

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