

Mid-Hospital Non Obstetrics (JN)

FACT SHEET

Ideal for those wanting hospital cover for more than just the basics but are not thinking about having a baby just yet. By forgoing Obstetrics cover, we can pass the savings directly on to you by lowering your premium.

Mid-Hospital Non Obstetrics provides benefits for hospital accommodation, emergency ambulance, cardiac, theatre fees and more in an agreement private hospital of your choice. There are over 500 hospitals around the country to choose from.

A \$500 excess is payable only once for single memberships per calendar year. For couples and family memberships the excess is applied at the single rate up to a maximum of twice per calendar year.

Hospital Cover	Agreement Private Hospital	Public Hospital Private Room	Public Hospital Shared Room
Overnight Accommodation Bed Fees Surgical/Medical	Covered in private or shared room. Excess applies. Benefit restrictions and exclusions apply (see below).	Covered in private room. Excess applies. Benefit restrictions and exclusions apply (see below).	Covered in shared room. Excess applies. Benefit restrictions and exclusions apply (see below).
Theatre Fees	Covered. Benefit restrictions and exclusions apply (see below).	Covered in Public Hospital.	
Labour ward	Not covered.‡		
Day surgery procedures	Covered. Excess applies. Benefit restrictions and exclusions apply (see below).	Covered. Excess applies. Benefit restrictions and exclusions apply (see below).	
In hospital pharmaceuticals	Covered; Drugs that are included under the agreement with the Hospital and are listed under the PBS for treatment of your specific condition.	Covered; Drugs that are listed under the PBS for treatment of your specific condition.	
	Not covered; Other High Cost or experimental drugs that are not listed under the PBS and are not TGA (Therapeutic Goods Administration) approved for use in the specific condition.		
Psychiatric	Basic (default) benefits apply.*	Basic (default) benefits apply.*	Covered in shared room.
Rehabilitation	Covered. Excess applies. Benefit restrictions and exclusions apply (see below).	In a Public Hospital in your first 12 months you will be covered only in a shared room as a private patient. After this period you'll be covered for both a private or shared room. Excess applies.	
Medical Gap Cover	Your doctor has the option to use Australian Unity Gap Cover which means no or reduced out-of-pocket costs for you on in hospital medical charges. You will need to ask your doctor if they are participating.		
Surgical prostheses	100% of the minimum cost for government approved surgically implanted items relating only to procedures covered under this hospital cover.		
Hospital treatment not eligible under Medicare Podiatric Surgery	Limited to Medical bed fee only. Please contact Australian Unity before undergoing treatment.		
Home Nursing	100% cover for private nursing care in lieu of hospitalisation when referred by a medical practitioner and subject to prior application and approval by Australian Unity. Nurse must be in a private practice and recognised by Australian Unity.		
Emergency Ambulance Transportation	You are 100% covered for emergency ambulance transportation for admission or treatment at a hospital. The account must be coded as emergency transportation by the ambulance service to qualify for benefits.		

*In the event of an unplanned pregnancy, Australian Unity advises that you should be hospitalised as a Medicare patient in a public hospital. Private patient benefits for Obstetrics are not available under this cover.

Restricted Hospital Benefits

Hospital treatment that is limited to the basic (default) benefit* for the time period specified below, if previously uninsured. During this time you are covered as a private patient in a shared room of a public hospital.

■ 24 months – gastric banding

Hospital treatment that is limited to the basic (default) benefit* for the duration of the cover. You are covered as a private patient in a shared room of a public hospital.

■ Psychiatric illnesses/condition

Excluded Hospital Benefits

Hospital treatment that is not eligible for benefits for the duration of the cover.

■ Pregnancy and birth related services inc. labour wards

■ Assisted reproductive services (IVF/GIFT)

■ Hip and Knee Joint replacement and revisions

■ Renal Dialysis

■ Cataract/Eye lens procedures

■ Sterilisation treatments and reversals e.g. vasectomy/tubal ligation

Waiting Periods

All hospital and medical benefit entitlements are subject to waiting periods as detailed below. Members transferring from an equivalent level of cover with another fund will not have to re-serve these waiting periods. 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

What is a pre-existing condition?

It 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.

*** What is the Basic (Default) Benefit?**

Hospital and medical benefits that are limited to the basic (default) benefit which is the minimum dollar amount set by the Federal Government for accommodation as a private patient in a shared ward of a public hospital. It 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 entitlement.

Preventative Health Benefits

The following preventative health benefits are included with your health cover. For detailed information on benefit limits, waiting periods and program approvals please refer to your preventative health benefits brochure or visit **australianunity.com.au/wellnessbenefits**. Claim forms are downloadable from **australianunity.com.au/claims**

Doctor health checks*

Regular check ups with your GP are all part of a good health regime and we'll help cover the consultation when not covered by Medicare.

Personal health coaching

Don't let your personal barriers stop you from achieving your health goals, you'll be amazed at what you can achieve with the motivational advice and support of a personal health coach.

Quit smoking*

When you're ready to quit, if you complete a course with one of our approved providers Smokenders, Allen Carr's Easyway or the QUIT Foundation, we're here to support you.

Weight loss*

Lose weight with one of our approved weight loss providers, Weight Watchers (excludes at home kits/online), Sure Slim, Jenny Craig or UltraLite, and we'll reward you at three different stages toward your weight loss goal.

Step into Life

Step into a fun way to get fit and better manage your health condition. Step into Life offers outdoor group training in a supportive environment that will help you reach your health goals.

Cervical cancer vaccinations

With real benefits for women up to 45, if you're at risk then we'll help cover the cost of getting you vaccinated.

Wellplan Online

Available exclusively to Australian Unity Health members, Wellplan Online offers personalised information and support to help you identify and manage your health risks. Visit: **australianunity.com.au/wellplanonline**

Member Support Program

Leave hospital early with your doctor's consent and our Member Support Program will co-ordinate the services you need to recover at home, including nursing, home help, meals and childcare services.

Diabetes Australia membership

If you're living with diabetes get all the information and support you need from the experts with an annual Diabetes Australia membership.

Mid-Hospital Non Obstetrics (JN) – *continued*

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Lift for Life

Resistance training is great for people who have, or are at risk of developing type 2 diabetes. Join Lift for Life and start building your strength today.

Coronary artery disease program

This personalised, telephone-based program is for members who have suffered from a cardiac event. Experienced health professionals provide advice on diet, exercise and recovery management.

The Bone Health Program

If you're living with, or at risk of developing osteoporosis then this complimentary telephone support and coaching service will help you manage your care and prevent fractures.

Diabetes Program

If you have type 2 diabetes, this complimentary telephone based program is available to help you gain optimum control of your disease and reduce the risk of complications.

Travel vaccinations

Make sure avoidable health risks don't stop you in your tracks and get the right vaccinations before you travel overseas.

* Where an Extras cover is taken with Hospital cover, benefits are payable under the Hospital cover only.



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 the terms and conditions about this product which are available at australianunity.com.au
Information is current as at the effective date and is subject to change.