



Mid Hospital

Effective from 1 February 2014



Mid Hospital

When you want more than just the basics but don't want to pay for cover that includes pregnancy, dialysis and obesity reduction, consider Mid Hospital.

With Mid Hospital you'll be covered for accommodation and theatre fees in over 500 private hospitals we have an agreement with. Heart related treatments, rehabilitation services and day surgery procedures are also included.

Mid Hospital also offers several Health Support Programs including Hospital Care at Home, which offers home assistance so you can return from hospital sooner.

Excess details

Excess is the additional amount you agree to pay towards accommodation costs if you need hospital treatment.

Mid Hospital has a \$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 Mid 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
- ✓ Surgical prosthesis

Restrictions and exclusions

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

Additional information



Mid 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 australianunity.com.au/gap-cover 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	⊖ Restricted	
Rehabilitation	✓ Covered	⊖ Restricted
Heart-related services	✓ Covered	⊖ Restricted
Eye procedures <i>Cataract and lens procedures.</i>	✗ 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 that are not specifically excluded.	
Renal dialysis	✗ Not covered	
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.

Mid 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 Mid 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



13 29 39



australianunity.com.au



Australian Unity is a signatory to the Private Health Insurance Code of Conduct. For details go to 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



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