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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  
**comparethemeerkat.com.au**  
It is much appreciate!



Need assistance?  
Call **1800 46 29 55**



# Budget Hospital

## Hospital Cover

Effective from 1 April 2013

### Want budget friendly hospital cover that will protect you if the unexpected happens?

With Budget Hospital you can be looked after in one of over 500 private hospitals we have an agreement with if you are hurt in an accident – and you won't pay any excess.

Budget Hospital can be used for emergency ambulance transport and can help you avoid paying extra tax.

#### Excess details

This cover has a \$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.

We even offer a **unique excess waiver for accidents** making Budget Hospital a great choice.



### At a glance

#### Accident only private hospital cover

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

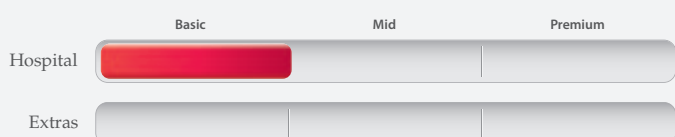
#### Public hospital cover

- ✓ Accommodation in a shared ward
- ✓ Day surgery and procedures
- ✓ Heart-related services
- ✓ Psychiatric
- ✓ Rehabilitation

#### Restrictions and exclusions

- ✗ Pregnancy and related services
- ✗ All joint replacement surgeries
- ✗ Gastric reduction surgery
- ✗ Major eye surgery
- ✗ Renal dialysis
- ✗ Fertility treatments
- ✗ Sterilisations and reversals
- ✗ Health support programs
- ✗ Preventative health benefits

### Level of Cover



Simple. Useful.

114 Albert Road, South Melbourne Victoria 3205  
Call 13 29 39 or visit [www.australianunity.com.au](http://www.australianunity.com.au)

# Hospital Cover

## Budget Hospital Hospital Cover

Hospital Benefits	Agreement Private Hospitals	Public Hospital in a Shared Room as a Private patient
<b>Accident cover</b>	✓ <b>Covered</b> No excess applies.	
<b>Accommodation</b>	⊖ <b>Restricted</b> Basic default benefits apply.	✓ <b>Covered</b>
<b>Theatre fees</b>	⊖ <b>Restricted</b> Benefits are only payable for accidents.	✓ <b>Covered</b> Benefit restrictions and exclusions apply.
<b>Day surgery and procedures</b> <i>Including investigations like a colonoscopy.</i>	⊖ <b>Restricted</b> Basic default benefits apply.	✓ <b>Covered</b>
<b>Pregnancy and related services</b>	✗ <b>Not Covered</b>	
<b>Fertility treatments</b> <i>Assisted reproductive treatments such as IVF or GIFT.</i>	✗ <b>Not Covered</b>	
<b>Psychiatric</b>	⊖ <b>Restricted</b> Basic default benefits apply.	✓ <b>Covered</b>
<b>Rehabilitation</b>	⊖ <b>Restricted</b> Basic default benefits apply.	✓ <b>Covered</b>
<b>Heart-related services</b>	⊖ <b>Restricted</b> Basic default benefits apply.	✓ <b>Covered</b>
<b>Major eye surgery</b> <i>Includes cataracts and lens procedures.</i>	✗ <b>Not Covered</b>	
<b>Full joint replacement and revisions</b>	✗ <b>Not Covered</b> Hip or knee replacement and revisions are not covered.	
<b>Surgical prosthesis</b>	✓ <b>Covered</b> We will cover 100% of the minimum cost for government approved surgically implanted items.	
<b>Renal dialysis</b>	✗ <b>Not Covered</b>	
<b>Gastric reduction and obesity procedures</b>	✗ <b>Not Covered</b>	
<b>Sterilisations and reversals</b>	✗ <b>Not Covered</b>	
<b>Medical Gap Cover</b>	✓ <b>Covered</b> 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.	
<b>Emergency ambulance transportation</b>	✓ <b>Covered</b> For admission or treatment at a hospital. The account must be coded as emergency transportation by the ambulance service to qualify for benefits. Capped at \$1,000 per person per year.	
<b>Home nursing</b>	✓ <b>Covered</b> 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.	
<b>Hospital treatment not eligible under Medicare</b>	✗ <b>Not Covered</b>	

## Additional information

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

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.

### Accident

An accident is defined as any injury inflicted as a result of unintentional, unexpected actions or events that occurred after joining, which requires timely treatment by a registered medical practitioner. This excludes accidental illness, surgical procedures, pregnancy, injuries or illnesses induced by alcohol or drug dependence and aggravation of a pre-existing condition. The provision of this benefit is at the discretion of Australian Unity and will be based on the advice of Australian Unity's appointed medical or paramedical practitioner. Additional conditions apply. For further information please contact Australian Unity on 13 29 39.



Australian Unity is a signatory to the Private Health Insurance Code of Conduct. For details go to [www.privatehealth.com.au/codeofconduct](http://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.



**Any Questions?** Talk to us on 13 29 39

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