



# Mid-Hospital Non Obstetrics

## Hospital Cover

Effective from 1 April 2013

Want more than just basic hospital cover but don't want to be covered for pregnancy and related services or hip or knee replacements?

With Mid-Hospital Non Obstetrics you can be looked after in one of over 500 private hospitals we have an agreement with. The cover can be used for heart-related treatments, rehabilitation services, a range of day surgery procedures and more.

### 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.

### 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

- ⊖ Gastric reduction and obesity surgery
- ⊖ Psychiatric
- ✗ Pregnancy and childbirth
- ✗ Fertility treatments
- ✗ Hip or knee replacement
- ✗ Renal dialysis
- ✗ Major eye surgery
- ✗ Sterilisations and reversals

### Health benefits and features

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

#### Health support programs

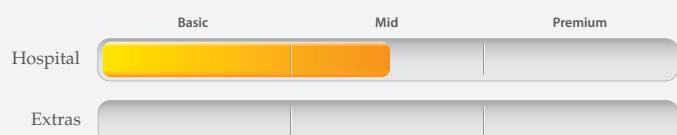
- Hospital Care at Home
- Rehabilitation at Home
- Bone Health Program
- Diabetes Action Program
- Healthy Heart Program
- Vascular Health Program
- Heart Failure Program
- Risk Factor Management Program

#### Preventative health benefits

- Lift for Life
- Doctor health checks
- Cervical cancer vaccinations
- Quit smoking program
- Weight loss program
- Step into Life
- Diabetes Australia membership
- Personal health coaching

For detailed information on benefit limits, waiting periods and program approvals, please refer to your Member Guide or visit [australianunity.com.au/wellnessbenefits](http://australianunity.com.au/wellnessbenefits)

### 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

| Hospital Benefits                                                                          | Agreement Private Hospitals                                                                                                                                                                                                                            | Public Hospital as a Private patient in a Private or Shared Room                                                                                                                                |
|--------------------------------------------------------------------------------------------|--------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|-------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|
| <b>Accommodation</b>                                                                       | ✓ <b>Covered</b>                                                                                                                                                                                                                                       |                                                                                                                                                                                                 |
| <b>Theatre fees</b>                                                                        | ✓ <b>Covered</b><br>Benefit restrictions and exclusions apply.                                                                                                                                                                                         |                                                                                                                                                                                                 |
| <b>Day surgery and procedures</b><br><i>Including investigations like a colonoscopy</i>    | ✓ <b>Covered</b>                                                                                                                                                                                                                                       |                                                                                                                                                                                                 |
| <b>Pregnancy and related services</b>                                                      | ✗ <b>Not Covered</b>                                                                                                                                                                                                                                   |                                                                                                                                                                                                 |
| <b>Fertility treatments</b><br><i>Assisted reproductive treatments such as IVF or GIFT</i> | ✗ <b>Not Covered</b>                                                                                                                                                                                                                                   |                                                                                                                                                                                                 |
| <b>Psychiatric</b>                                                                         | ⊖ <b>Restricted</b><br>Basic default benefits apply.                                                                                                                                                                                                   | ✓ <b>Covered</b><br>You will be covered only in a shared room as a private patient.                                                                                                             |
| <b>Rehabilitation</b>                                                                      | ✓ <b>Covered</b>                                                                                                                                                                                                                                       | ✓ <b>Covered</b><br>In your first year you will be covered only in a shared room as a private patient. In your second and subsequent years you'll be covered for both a private or shared room. |
| <b>Heart-related services</b>                                                              | ✓ <b>Covered</b>                                                                                                                                                                                                                                       |                                                                                                                                                                                                 |
| <b>Major eye surgery</b><br><i>Includes cataracts and lens procedures</i>                  | ✗ <b>Not Covered</b>                                                                                                                                                                                                                                   |                                                                                                                                                                                                 |
| <b>Hip or knee replacement and revisions</b>                                               | ✗ <b>Not Covered</b>                                                                                                                                                                                                                                   |                                                                                                                                                                                                 |
| <b>Surgical prosthesis</b>                                                                 | ✓ <b>Covered</b><br>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>Restricted</b><br>24 months restriction on benefits for private treatment.                                                                                                                                                                        | ✓ <b>Covered</b><br>In a shared room as a private patient.                                                                                                                                      |
| <b>Sterilisations and reversals</b>                                                        | ✗ <b>Not Covered</b>                                                                                                                                                                                                                                   |                                                                                                                                                                                                 |
| <b>Medical Gap Cover</b>                                                                   | ✓ <b>Covered</b><br>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><br>For admission or treatment at a hospital. The account must be coded as emergency transportation by the ambulance service to qualify for benefits.                                                                                  |                                                                                                                                                                                                 |
| <b>Home nursing</b>                                                                        | ✓ <b>Covered</b><br>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>Restricted</b><br>Treatments such as podiatric surgery are limited to medical bed fee only. Please contact Australian Unity before undergoing treatment.                                                                                          |                                                                                                                                                                                                 |

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### 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
- 24 months – gastric reduction and obesity surgery – benefits are restricted and no benefit payable for treatment in a private hospital until this time.

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.



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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