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



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

## LifeChoice (LCL/LCX/LCJ)

## FACT SHEET

LifeChoice combined Hospital and Extras cover provides benefits for hospital accommodation, theatre fees and other agreed charges in Agreement Private Hospitals, plus a range of extras services. You can choose this cover with or without an excess.

- LifeChoice with no excess (LCL)
- LifeChoice with \$250 excess (LCX)
- LifeChoice with \$500 excess (LCJ)

If you choose an excess option, the excess is payable only once for singles per calendar year. For couples and families the excess is applied at the single rate up to a maximum of twice per calendar year.

All benefits are subject to waiting periods, please refer to below table for more details. Contact Australian Unity before undergoing treatment.

Covered Hospital Benefits	
<b>Accommodation</b> Advanced Surgical Surgical Medical Psychiatric Rehabilitation Pregnancy and birth related services (Obstetrics) Intensive/Coronary Care	100% covered for private or shared room accommodation in Agreement Private Hospitals and Public Hospitals. If excess option is selected, the excess will apply. For hospital accommodation benefits in non-agreement private hospitals, please contact Australian Unity.
<b>Theatre Fees</b>	100% covered in Agreement Private Hospitals and Public Hospitals.
<b>Labour Ward</b>	100% covered in Agreement Private Hospitals and Public Hospitals.
<b>Assisted reproductive services (IVF/GIFT)</b>	Covered in Agreement Private Hospitals and Public Hospitals*, the excess will apply.
<b>Day Surgery &amp; Procedures (inc. investigations like a Colonoscopy)</b>	100% covered in Agreement Private Hospitals / Day Centres and Public Hospitals. If excess option is selected, the excess will apply.
<b>Home Nursing</b>	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.
<b>Medical Gap Cover</b>	Your doctor has the option to use Australian Unity Gap Cover, which means no or reduced out-of-pocket costs for you on any in-hospital medical charges. You will need to ask your doctor if they are participating.
<b>Surgical Prostheses</b>	100% of the minimum cost for government approved surgically implanted items such as a replacement knee or hip.
<b>Emergency Ambulance Transportation</b>	100% cover 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.
<b>Additional Accommodation</b>	For hospital accommodation for a parent or legal guardian of a child under 16 years of age, Australian Unity pays up to \$50 per night. Benefit limit of \$500 per patient per calendar year applies.
<b>Hospital Treatment not eligible under Medicare e.g. Cosmetic Procedures and Podiatric Surgery</b>	Limited to medical bed fee only. Please contact Australian Unity before undergoing treatment.

\*When admitted as a patient. No benefits are payable for treatment out of hospital.

### Members planning a family

Members on a single membership, planning or expecting a baby are strongly urged to transfer to a family membership immediately upon confirmation of pregnancy. By doing this, it will ensure cover for the baby at birth, and in the event of any complications found during pregnancy, provided waiting periods have been served.

### 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
- 9 months – pregnancy and related services in shared room in a public hospital
- 12 months – pregnancy and related services in a private hospital that has an agreement with Australian Unity
- 12 months – all pre-existing conditions except psychiatric, rehabilitation and palliative care

To check if a waiting period applies, please contact Australian Unity on 13 29 39.

### 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.

## Extras Cover

All benefits are subject to waiting periods listed below. **A 12 month waiting period applies for any pre-existing conditions from the date of commencing cover before benefits are payable.** Members transferring from an equivalent level of cover with another fund will not have to re-serve completed waiting periods. Benefits are payable only for services provided by a recognised practitioner in private practice.

It is recommended you contact us to ensure your practitioner is recognised by Australian Unity prior to your first consultation. To obtain a full schedule of dental benefits call **13 29 39** or email [healthcover@australianunity.com.au](mailto:healthcover@australianunity.com.au). Maximum limits apply per calendar year (January to December).

Services	Benefits	Yearly Limit (per calendar year)	Waiting Period
<b>Preventative Dental</b> <i>Covers services such as scale and cleans, fluoride treatment and mouth guards</i>	100% of the fee charged up to a set maximum per item No out-of-pocket cost for selected preventative services at Australian Unity No Gap Dental Centres	No yearly general dental limits.	No waiting periods except for pre-existing conditions
<b>General Dental</b> <i>Also covers services such as periodic examinations, fillings, teeth extractions, endodontics and periodontics</i>	75% of the fee charged to a set maximum per item	No yearly general dental limits. <b>Endodontic and Periodontic</b> benefits are subject to a maximum of \$500 per person per calendar year.	<ul style="list-style-type: none"> <li>• Six months for surgical extraction of wisdom teeth</li> <li>• No other waiting periods except for pre-existing conditions</li> </ul>
<b>Major Dental</b> <i>Covers crowns, bridges, inlays, onlays, some restorations, veneers, dentures, implants and prosthetic devices</i>	80% of the fee charged up to a set maximum per item Benefit for replacement of full dentures is limited to one set every three years	Overall limit of \$1,200 per person per calendar year for all major dental items, excluding orthodontics.	12 months
<b>Orthodontics</b>	80% for complete Orthodontic treatment (Item 881) up to \$500. Otherwise 80% of the fee charged up to a set maximum per item. A lifetime maximum of \$2,800 per person applies	\$500 per person	12 months
<b>Optical</b> <i>For glasses, contact lenses or repairs prescribed by a registered optometrist/oculist in private practice</i>	80% of the cost A prescription or copy must be supplied with the claim. Non-prescription sunglasses and non-prescription contact lenses are excluded	\$250 per person	Six months
<b>Acupuncture, Homoeopathy, Naturopathy, Remedial Massage, Alexander Technique</b>	80% of the consultation fee charged up to \$30 per consultation	Combined maximum of \$500 per person	No waiting period except for pre-existing conditions
<b>Physiotherapy, Myotherapy, Chiropractic, Osteopathy, Exercise Physiology, Podiatry</b>	80% of the consultation fee charged	Combined maximum of \$600 per person	No waiting period except for pre-existing conditions
<b>Pharmacy</b> <i>For non-PBS scripts dispensed by a registered pharmacist in private practice (vitamins, minerals and supplements are excluded)</i>	80% of the remaining cost per script on the balance after an equivalent of the current PBS contribution is paid	\$500 per person	No waiting period except for pre-existing conditions
<b>Sickness Travel and Accommodation</b> <i>Where the minimum return distance is 200 kilometres and treatment is certified as necessary by a medical practitioner</i>	80% of the cost of travel/accommodation per occasion	\$200 per membership for travel \$420 per membership for accommodation	No waiting period except for pre-existing conditions
<b>Health Management Services</b> <i>These services must be prescribed by a recognised healthcare practitioner for the purpose of improving a health condition or illness. A letter of recommendation must be supplied from your healthcare practitioner (valid for six months)</i>	80% of the cost per service For Asthma, Diabetes, Coronary Health, Mental Health, Cancer, Nutrition, Injury Prevention, Risk Assessment	Combined maximum of \$200 per person \$500 per family	Six months
<b>First Aid Courses</b> <i>Information about these courses can be obtained from St John Ambulance by calling 1300 360 455</i>	\$75 per membership on a St John Ambulance One Day Basic Life Support course or \$60 per membership on a St John Ambulance Apply First Aid Course	Benefit payable once every three years	Six months

## 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](http://australianunity.com.au/wellnessbenefits). Claim forms are downloadable from [australianunity.com.au/claims](http://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.

### Travel vaccinations

Travelling is fantastic for the body, mind and spirit. Make sure avoidable health risks don't stop you in your tracks and get the right vaccinations before you go.

### 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](http://australianunity.com.au/wellplanonline)

### baby+me®

baby+me provides complimentary support and information services during pregnancy and up until the baby's first birthday. A 12 month waiting period applies.

### Bone density screening

Keeping bones strong and healthy is vital, and if you're at risk of osteoporosis we'll help cover the cost of a DEXA screening test.

### Screening mammograms

Breast health is important for all women. If you're at risk we'll help cover the cost of a screening mammogram not covered by the free federally funded *BreastScreen* program.

### 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.

### 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.



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 the terms and conditions about this product which are available at [australianunity.com.au](http://australianunity.com.au)  
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So whether you're looking for car insurance, home and contents insurance or perhaps a better deal on your energy bill, compare with us. Visit our website for more information.

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