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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**

## Hospital Essentials (JE)

## FACT SHEET

Hospital Essentials provides benefits for hospital accommodation, theatre fees and other charges in agreement private hospitals. 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. In addition, for Obstetrics claims, a co-payment of \$75 per night will apply for hospital stays from day one, capped at \$450.

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

Hospital Benefits	
<b>Accommodation</b> Advanced Surgical Surgical Medical Pregnancy and birth related services (Obstetrics) Intensive/Coronary Care	100% covered for private or shared room accommodation in Agreement Private Hospitals and Public Hospitals. Excess/co-payment applies. Co-payment of \$75 per night capped at \$450 applies to Obstetrics only. Benefit restrictions and exclusions apply. For hospital accommodation benefits in non-agreement private hospitals, please contact Australian Unity.
<b>Rehabilitation</b>	Covered in Agreement Private Hospitals / Day Centres. Excess applies. 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.
<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>	Not covered.
<b>Day Surgery &amp; Procedures (inc. investigations like a Colonoscopy)</b>	100% covered in Agreement Private Hospitals / Day Centres and Public Hospitals. Excess applies. Benefit restrictions and exclusions 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>Dialysis for Chronic Renal Failure</b>	Not covered.
<b>Cosmetic Surgery</b>	Not covered unless medically required and Medicare pays a benefit.
<b>Hospital Treatment not eligible under Medicare e.g. Podiatric Surgery</b>	Limited to medical bed fee only. Please contact Australian Unity before undergoing treatment.
<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.
<b>Emergency Ambulance Transportation</b>	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.

The following medical services are covered to a limited extent with basic (default) benefits\* only:

- Psychiatric
- Cataract surgery
- Hip or knee replacement
- Surgery by podiatrists

### Restricted Hospital and Medical Benefits

Hospital and medical 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

### 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 a 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.

### \* 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.

### 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.

## 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.

### 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)

### 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.

\* 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](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). Information is current as at the effective date and is subject to change.



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## Why **comparethemarket.com.au**?

It's simple; we're here to help you save time and money off your next household bill. One quick search with **comparethemarket.com.au** can bring you results from some of Australia's award winning insurance and utility brands, so you can compare them side-by-side. We don't mark up policies, so if you do choose to purchase a product or service, you'll only be charged the provider's premium or fee.

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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