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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

## Hospital and Extras Cover

Effective from 1 April 2013

### Want a very high level of hospital and extras cover that lets you rest easy?

With LifeChoice you can be looked after in one of over 500 private hospitals we have an agreement with for an extensive list of major and minor operations.

The cover can be used for hip or knee replacements, heart, eye and pregnancy related treatments – and much more.

You can also get money back on many extras including general dental, which has no yearly claim limit. In fact you can get 80% back on most extras, which can amount to over \$5,000 each year.

With LifeChoice you can take full advantage of all our preventative health benefits such as hospital care at home, doctor health checks, plus weight loss and fitness help.

### Excess options

You can choose LifeChoice with or without an excess:

- LifeChoice with no excess
- LifeChoice with \$250 excess
- LifeChoice with \$500 excess

If you choose an excess option, 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

#### Private hospital cover

- ✓ Accommodation and theatre fees
- ✓ Emergency ambulance transportation
- ✓ Pregnancy and related services
- ✓ Fertility treatments
- ✓ Heart-related services
- ✓ Psychiatric
- ✓ Rehabilitation
- ✓ Hip or knee replacement
- ✓ Major eye surgery
- ✓ Renal dialysis
- ✓ Day surgery and procedures
- ✓ Sterilisations and reversals

#### Extra features

- ✓ General dental
- ✓ Major dental
- ✓ Orthodontics
- ✓ Physiotherapy
- ✓ Some natural therapies including acupuncture
- ✓ Remedial massage
- ✓ Optical
- ✓ Podiatry
- ✓ Chiropractic
- ✓ Pharmacy
- ✗ Psychology
- ✗ Speech therapy
- ✗ Occupational therapy
- ✗ Dietetics
- ✗ Hearing aids

### 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

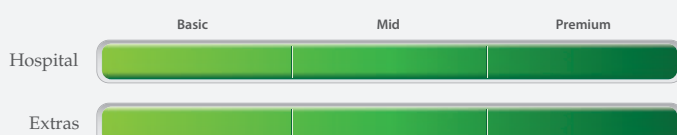
- Hospital Care at Home
- Rehabilitation at Home
- Bone Health Program
- Diabetes Action Program
- Healthy Heart Program
- Vascular Health Program
- Heart Failure Program
- Risk Factor Management Program
- baby+me® Program

#### 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

**LifeChoice**  
Hospital and Extras Cover

Covered Hospital Benefits	Agreement Private Hospitals	Public Hospital in a Private Room or Shared Room as a Private Patient
<b>Accommodation</b>	✓ <b>Covered</b>	
<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>Theatre fees</b>	✓ <b>Covered</b>	
<b>Day surgery and procedures</b> <i>Including investigations like a colonoscopy.</i>	✓ <b>Covered</b>	
<b>Pregnancy and related services</b>	✓ <b>Covered</b>	
<b>Fertility treatments</b> <i>Assisted reproductive treatments such as IVF or GIFT.</i>	✓ <b>Covered</b> When admitted as a patient in hospital. No benefits are payable for treatment out of hospital.	
<b>Psychiatric</b>	✓ <b>Covered</b>	
<b>Rehabilitation</b>	✓ <b>Covered</b>	
<b>Heart-related services</b>	✓ <b>Covered</b>	
<b>Major eye surgery</b> <i>Includes cataracts and lens procedures</i>	✓ <b>Covered</b>	
<b>Hip or knee replacement and revisions</b>	✓ <b>Covered</b>	
<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>Covered</b>	
<b>Gastric reduction and obesity surgery</b>	✓ <b>Covered</b>	
<b>Sterilisations and reversals</b>	✓ <b>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.	
<b>Hospital treatment not eligible under Medicare</b>	⊖ <b>Restricted</b> Treatments such as podiatric surgery are limited to medical bed fee only. Please contact Australian Unity before undergoing treatment.	

## Additional information

### Planning a family

It is important that members with a single health cover upgrade to a family level of cover once you receive confirmation of pregnancy. This will ensure your baby will be covered at birth, and in the event of any complications found during pregnancy, provided waiting periods have been served.

### 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
- 9 months – pregnancy and related services in shared room in a public hospital
- 12 months – pregnancy and related services in an agreement private hospital
- 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.

  
**Australian Unity**

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

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# Extras Cover

## LifeChoice

### Hospital and Extras Cover

	Service <i>Must be provided by a recognised provider in private practice</i>	Benefits	Yearly Limit <i>From Jan to Dec each year</i>	Waiting Period
DENTAL	<b>General dental and endodontic</b> <i>Covers periodic examinations, fillings, teeth extractions and periodontics.</i>	 <b>75% of set benefit amount per item</b>	<b>Unlimited</b> <b>Endodontic and periodontic</b> benefits are subject to a maximum of \$500 per person per calendar year	<b>2 Months</b> for general dental <b>6 Months</b> for surgical extraction of wisdom teeth, endodontic and periodontics
	<b>Preventative dental</b> <i>Covers selected services such as scale or clean, fluoride treatment and mouthguards.</i>	 <b>100% of the fee charged for selected services at our No-Gap Dental Network</b>		<b>None</b>
	<b>Major dental</b> <i>Covers crowns, dentures, implants and prosthetic devices.</i>	 <b>80% of the set benefit amount per item</b>	<b>\$1,200</b> per person	<b>12 months</b>
	<b>Orthodontics</b>	 <b>80% of the set benefit amount per item</b>	<b>\$500</b> per person <b>\$2,800</b> lifetime limit	<b>12 months</b>
OPTICAL	<b>Optical</b> <i>For glasses, contact lenses or repairs prescribed by a recognised optometrist in private practice.</i>	 <b>80% of the cost</b>	<b>\$250</b> per person	<b>6 months</b>
THERAPIES	<b>Physiotherapy</b>			
	<b>Chiropractic</b>	 <b>80% of the fee charged</b>	Combined maximum of <b>\$600</b> per person	<b>2 months</b>
	<b>Podiatry</b>			
	<b>Acupuncture</b>			
	<b>Naturopathy</b>	 <b>80% of the fee charged</b> Up to \$30 per consultation	Combined maximum of <b>\$500</b> per person	<b>2 months</b>
	<b>Remedial massage</b>			
REMEDIES	<b>Travel vaccinations</b> <i>If supplied and administered in Australia.</i>	 <b>Up to 100% of the cost</b>	<b>\$150</b> per person <b>\$300</b> per family	<b>None</b>
	<b>Pharmacy</b> <i>Non-PBS prescriptions. Vitamins, minerals or supplements are excluded</i>	 <b>80% of the cost</b> Per script after an equivalent of the current PBS contribution is paid	<b>\$500</b> per person	<b>2 months</b>
OTHER	<b>Health management services</b> <i>A letter recommending these services by the prescribing healthcare practitioner to improve a health condition or illness must be supplied every six months.</i>	 <b>80% of the cost</b> For Asthma, Diabetes, Coronary Health, Mental Health, Cancer, Nutrition, Injury Prevention, Risk Assessment	Combined maximum <b>\$200</b> per person <b>\$500</b> per family	<b>6 months</b>
	<b>First aid courses</b> <i>For more information about these courses contact St John Ambulance on 1300 360 455.</i>	 <b>\$75 per membership</b> On a St John Ambulance One Day Basic Life Support course or <b>\$60</b> per membership on a St John Ambulance Apply First Aid course	Benefit payable once every three years	<b>6 months</b>
	<b>Sickness travel and accommodation</b>	 <b>80% of the cost of travel and accommodation</b> Only applies where the minimum return distance is 200km and treatment is certified as necessary by a medical practitioner	<b>\$200</b> for travel and <b>\$420</b> for accommodation per membership per year	<b>2 months</b>



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.



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