

# **Smart Start**

# Hospital and Extras Cover

Effective from 3 May 2015

# Want more than just basic hospital cover and be able to get money back on popular extras?

With Smart Start if you need treatment due to an accident or need day surgery, you can be looked after in one of over 500 private hospitals we have an agreement with – and you won't pay any excess. You can also be treated as a private patient in a public hospital for many other treatments.

When it comes to extras you can receive money back on an impressive range that includes general dental, optical, physio and chiro.

With Smart Start, singles can get up to \$1,300 back and couples up to \$2,600 back each year, plus access our Health Support Programs. This cover may also help you reduce paying extra tax.

# Excess details

Smart Start has a \$100 excess.

Singles will only pay an excess for the first overnight hospital admission each calendar year.

Couples will only pay an excess for the first two hospital admissions each calendar year.

We even offer a **unique excess waiver for accidents and day surgeries** making Smart Start the smart choice.

# Cover options

Smart Start is available for both singles and couples, but is not suitable for families.

# Level of Cover Basic Mid Premium Hospital Extras

# At a glance

# Accident only private hospital cover

- Accommodation and theatre fees
- Emergency ambulance transportation

# Private hospital day procedures

- ✓ Day surgery and procedures
- ✓ Eye procedures
- ✓ Renal dialysis

# Public hospital cover

- Accommodation and theatre fees in a shared ward
- ✓ Day surgery and procedures
- ✓ Psychiatric hospitalisation
- ✓ Heart-related services
- ✓ Rehabilitation
- ✓ Hip and knee replacements

# Extra features

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

## Exclusions

- Pregnancy and related services
- × Fertility treatments
- Reversal of a sterilisation procedure

# Preventative Health Services

Keeping happy and healthy is important. To make staying healthy simple, we provide some useful preventative features for our members:

- Doctor health checks
- Quit smoking
- Weight loss

More detailed information can be found in your Member Guide or at australianunity.com.au/stayingwell

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# Hospital Cover

	Agreement private hospitals	Public hospital in a shared room as a private patient	
Accident cover	✓ <b>Covered</b> Only for accidents occurring after joining this level of cover.  No excess applies.		
Accommodation	✓ Covered Only payable for accidents. ✓ Covered		
<b>Theatre fees</b> <i>Excludes some robotic surgery consumables.</i>	✓ Covered Only payable for accidents. ✓ Covered		
Day Surgery and procedures	✓ Covered  If you unexpectedly need to stay overnight, limited benefits will apply in a private hospital and there will be some out-of-pocket costs.		
Doctors bills	Australian Unity's Gap Cover scheme means either no costs or reduced out-of-pocket costs for you on in-hospital medical charges. Visit australianunity.com.au/gap-cover and confirm if your doctor participates in the scheme.		
Pregnancy and related services	× Not Covered		
<b>Fertility treatments</b> Assisted reproductive treatments such as IVF or GIFT.	× Not Covered		
Psychiatric	<b>⊖</b> Restricted	✓ Covered	
Rehabilitation	<b>⊖</b> Restricted	<b>√</b> Covered	
Heart-related services	⊖ Restricted	<b>√</b> Covered	
<b>Eye procedures</b> Cataracts and lens procedures.	✓ <b>Covered</b> For day surgery only.	<b>√</b> Covered	
Hip and knee replacements and revisions	<b>⊖</b> Restricted	<b>✓</b> Covered	
Surgical prosthesis	We will cover 100% of the minimum cost for government approved surgically implanted items.  Non-admitted prosthesis requests are subject to prior application and approval.		
Renal dialysis	✓ <b>Covered</b> For day surgery only.	<b>√</b> Covered	
Gastric reduction, obesity procedures and revisions	<ul> <li>Restricted</li> <li>For day surgery only.</li> <li>24 months restriction on benefits for private treatment.</li> </ul>	<b>√</b> Covered	
Sterilisations	✓ <b>Covered</b> Reversal of a sterilisation procedure is not covered.		
Emergency ambulance transportation	For admission or treatment at a hospital. The account must be coded and billed as emergency transportation by the ambulance service. Capped at \$1,000 per person per year.		
Hospital Care at Home and Rehabilitation at Home	Receive short-term support from one of our approved service providers in the comfort of your own home to avoid or reduce a hospital stay following an accident related hospital admission, when referred by a medical practitioner.		
Hospital treatment not eligible under Medicare			

# Additional information



# Waiting periods

A waiting period is the amount of time you have to wait after joining or upgrading, until you can make a claim for a service or treatment.

Smart Start waiting periods are:

- 2 months psychiatric, rehabilitation and palliative care
- 12 months all pre-existing conditions except psychiatric, rehabilitation and palliative care
- 24 months gastric reduction, obesity procedures and revisions are restricted and not payable for treatment in a private hospital until this time.

Remember, if you transfer to Australian Unity from another health fund and your previous cover was of a similar or higher level than Smart Start, you won't re-serve any waiting periods. If you are unsure, simply contact us on 13 29 39.



# ? Pre-existing conditions

A pre-existing condition is an illness, ailment or condition where the signs or symptoms existed up to six months before and on the day you joined Australian Unity or upgraded your cover, irrespective of whether you were aware of it.

If you make a hospital claim in the first 12 months of your membership, we may ask you to get your first consulting doctor (e.g. your dentist, GP or specialist) to complete a medical report. The report will help our appointed medical advisor assess if your treatment relates to a pre-existing condition. You should ask us to carry out this assessment before going into hospital.



# Restricted

Restricted services are hospital claims which 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 room of a public hospital. A restricted service does not pay any money towards the cost of intensive or coronary care, labour ward or theatre fees in a private hospital or private day centre. Contact us on 13 29 39 for more information.



# Accident

Accident means any injury sustained as a result of unintentional, unexpected actions or events, which requires medical attention from a registered medical practitioner within seven (7) days of the event, but excludes injuries arising out of: surgical procedures; unforeseen illness; pregnancy; alcohol or drug use; and aggravation of an underlying condition or injury.

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.

For more information, please refer to your Member Guide particularly the Important Things to Know – Terms and Conditions.

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# **Extras Cover**

	<b>Service</b> Must be provided by a recognised provider in private practice.	What you'll get back	Yearly limits From January to December each year.	Waiting period
DENTAL	<b>General dental</b> Covers examinations, most fillings, teeth whitening and tooth extractions.	Set amounts back apply per item	To reward members' loyalty, we increase benefit limits for the first 5 years of membership.  Years of First Second Third Fourth Fifth	2 months for general dental 6 months for surgical extraction of wisdom teeth, endodontic and periodontics
	Preventative dental Covers selected services such as scale and clean, fluoride treatment and mouth guards.	100% of the fee charged for selected services at our No-Gap Dental Network.	Per person \$600 \$600 \$700 \$700 \$800  Time served with another health fund will count towards your years of loyalty benefit.	None
OPTICAL	<b>Optical</b> For prescription glasses, contact lenses or repairs supplied by a recognised optometrist in private practice.	100% of the cost Non-prescription sunglasses and contact lenses are excluded	<b>\$150</b> per person	6 months
THERAPIES	Physiotherapy			2 months
	Myotherapy	\$ \$25 per consultation		
	Chiropractic		Combined maximum of	
	Osteopathy	\$25 per consultation	\$400 per person	
	Acupuncture			
	Naturopathy			
REMEDIES	Travel vaccinations	Up to 100% of the cost	\$150 per person \$300 per couple	None

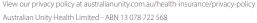
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 $Australian\ Unity\ is\ a\ signatory\ to\ the\ Private\ Health\ Insurance\ Code\ of\ Conduct.$  For details visit private health.com.au/code of conduct

This documentation should be read carefully and retained. To fully understand your cover, please refer to the Member Guide particularly the Important Things to Know – Terms and Conditions section and your product(s) Fact Sheet. Information 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. View our privacy policy at australianunity.com.au/health-insurance/privacy-policy





Any Questions? Talk to us on 13 29 39