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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
comparethemeerkat.com.au
It is much appreciate!



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



Comprehensive Extras

Extras Cover

Effective from 2 April 2013

Want wide ranging extras cover and great value for money?

With Comprehensive Extras you can get money back on popular extras like general and major dental, optical, physio, acupuncture, chiro, psychology and much more.

Comprehensive Extras lets you get up to \$5,700 per person back each year. You can even use our preventative health benefits for travel vaccinations and doctor health checks.

At a glance

Extras features

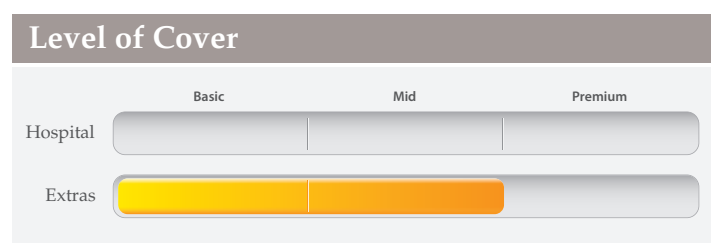
- ✓ General dental
- ✓ Major dental and orthodontics
- ✓ Physiotherapy
- ✓ Natural therapies
- ✓ Chiropractic
- ✓ Optical
- ✓ Podiatry
- ✓ Pharmacy
- ✓ Psychology
- ✓ Speech therapy
- ✓ Occupational therapy
- ✓ Remedial massage

Preventative health benefits

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

- Doctor health checks
- Weight loss program
- Quit smoking program

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



Simple. Useful.

114 Albert Road, South Melbourne Victoria 3205
Call 13 29 39 or visit www.australianunity.com.au



Comprehensive Extras

Extras Cover

	Service <i>Must be provided by a recognised provider in private practice.</i>	Benefits	Yearly Limit <i>From January to December each year.</i>	Waiting Period																					
DENTAL	General dental <i>Covers examinations, fillings, teeth extractions, endodontic and periodontics.</i>	 75% of the set benefit amount per item	To reward our members' loyalty, we increase benefit limits for the first 6 years of membership. <table><tr><th>Years of Membership</th><th>First</th><th>Second</th><th>Third</th><th>Fourth</th><th>Fifth</th><th>Sixth</th></tr><tr><td>Single Cover</td><td>\$800</td><td>\$800</td><td>\$900</td><td>\$900</td><td>\$1,000</td><td>\$1,200</td></tr><tr><td>Family Cover</td><td>\$1,600</td><td>\$1,600</td><td>\$1,800</td><td>\$1,800</td><td>\$2,000</td><td>\$2,400</td></tr></table>	Years of Membership	First	Second	Third	Fourth	Fifth	Sixth	Single Cover	\$800	\$800	\$900	\$900	\$1,000	\$1,200	Family Cover	\$1,600	\$1,600	\$1,800	\$1,800	\$2,000	\$2,400	2 months for general dental 6 months for surgical extraction of wisdom teeth, endodontic and periodontics
	Years of Membership	First		Second	Third	Fourth	Fifth	Sixth																	
	Single Cover	\$800		\$800	\$900	\$900	\$1,000	\$1,200																	
	Family Cover	\$1,600		\$1,600	\$1,800	\$1,800	\$2,000	\$2,400																	
	Preventative dental <i>Covers selected services such as scale or clean, fluoride treatment and mouthguards.</i>	 100% of the fee charged for selected services at our No-Gap Dental Network	None																						
Major dental <i>Covers crowns, dentures, implants and prosthetic devices.</i>	 Set benefit amounts apply per item. Benefits for replacement of complete dentures are limited to one set every three calendar years	12 months																							
	Orthodontics	 100% of the set benefit amount per item Lifetime maximum of \$2400 per person applies	Family limits are shared between all people on the membership. Time served with another health fund will count towards your years of loyalty benefit.	12 months																					
OPTICAL	Optical <i>For glasses, contact lenses or repairs prescribed by a recognised optometrist in private practice.</i>	 100% of the cost Non-prescription sunglasses and non-prescription contact lenses are excluded	\$200 per person	6 months																					
REMEDIES	Travel vaccinations <i>If supplied and administered in Australia.</i>	 Up to 100% of the cost	\$150 per person \$300 per family	None																					
	Pharmacy <i>Non-PBS prescriptions. Vitamins, minerals or supplements are excluded.</i>	 Up to \$30 per script after an equivalent of the current Pharmaceutical Benefits Scheme (PBS) contribution is paid	\$500 per person	2 months																					
PHYSICAL THERAPIES	Physiotherapy and myotherapy <i>Includes exercise physiology and ante-natal classes conducted by a private midwife or recognised physiotherapist.</i>	 70% of the fee charged	Combined maximum of \$500 per person	2 months																					
	Chiropractic and osteopathy	 \$35 initial consultation \$24 subsequent consultations \$30 for chiropractic x-ray Limit of one x-ray per person a year	Combined maximum of \$500 per person \$1,000 per family	2 months																					
	Podiatry <i>Excludes surgical podiatry.</i>	 \$30 initial consultation \$27 subsequent consultations	\$350 per person	2 months																					
	Foot orthotics, splints and braces <i>Approved appliances on the recommendation of a podiatrist or medical practitioner and supplied by a practitioner in private practice.</i>	 75% of the cost	\$300 per person	12 months																					
NATURAL THERAPIES	Speech therapy, eye therapy and occupational therapy	 \$35 per consultation	Combined maximum of \$350 per person	2 months																					
	Acupuncture	 \$27 per consultation	\$350 per person	2 months																					
	Remedial massage	 \$25 per consultation	\$150 per person \$300 per family	2 months																					
	Naturopathy	 \$25 per consultation	\$350 per person	2 months																					
	Dietetics	 \$35 initial consultation \$30 subsequent consultations	\$350 per person	2 months																					
	Psychology	 \$50 initial consultation \$30 subsequent consultations	\$400 per person \$800 per family	2 months																					
DEVICES & AIDS	Asthma pumps and peak flow meters	100% of the cost One appliance every two years	\$110 per person	12 months																					
	Blood glucose monitors and blood pressure monitors	100% of the cost One appliance every two years	\$220 per person	12 months																					
	Hearing aids	100% of the cost For hearing aid appliance and repairs. Replacement of appliance is limited one every three years	\$550 per person	12 months																					
	Sickness travel and accommodation <i>Where the minimum return distance is 200km and treatment is certified as necessary by a medical practitioner.</i>	\$30 per day for travel expenses \$50 per night for accommodation cost Valid receipts must be submitted for payment of benefits	\$120 per membership for travel \$250 per membership for accommodation	2 months																					
	Non-surgical prostheses	75% of the cost When recommended by a healthcare practitioner. Replacement of appliance is limited one every two years	Combined maximum of \$500 per person	12 months																					



Australian Unity is a signatory to the Private Health Insurance Code of Conduct. For details go to 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.

View our Privacy policy at www.australianunity.com.au/privacy-policy



Any Questions? Talk to us on 13 29 39



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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.

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 **INCOME**

 **CAR**

 **ENERGY**

 **TRAVEL**

 **ROADSIDE**

 **LIFE**

 **FUEL**

 **HOME**