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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**

Super Extras (E3)

FACT SHEET

Super Extras provides the highest extras benefits for members, with most benefits at 80% or more of the fee charged. You can claim benefits for general and major dental, orthodontics, physiotherapy, chiropractic, dietetics, podiatry and many more benefits and services.

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.**

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. Maximum limits apply per calendar year (January to December).

| Services | Benefits | Yearly Limit (per calendar year) | | | Waiting Period |
|--|---|--|------------|---------|--|
| Dental | Overall yearly dental maximum limits apply per membership | Year | Per Person | Family | Please see below |
| | | 1st | \$1,000 | \$2,000 | |
| | | 2nd | \$1,100 | \$2,200 | |
| | | 3rd | \$1,300 | \$2,600 | |
| | | 4th | \$1,400 | \$2,800 | |
| | | 5th | \$1,600 | \$3,200 | |
| Preventative Dental <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 | Included in overall yearly dental limits above | | | No waiting periods except for pre-existing conditions |
| General Dental <i>Also covers services such as periodic examinations, fillings, teeth extractions and periodontics</i> | 75% of the fee charged up to a set maximum per item | Included in overall yearly dental limits above | | | <ul style="list-style-type: none">• Six months for surgical extraction of wisdom teeth• No other waiting periods except for pre-existing conditions |
| Major Dental <i>Covers crowns, endodontics, dentures, implants and prosthetic devices</i> | 80% of the fee charged up to a set maximum per item Benefits for replacement of complete dentures is limited to one set every three calendar years | Included in overall yearly dental limits above | | | 12 months |
| Orthodontics | 80% for complete Orthodontic treatment (Item 881) up to \$1,300 Otherwise 80% of the fee charged up to a set maximum per item A lifetime maximum of \$2,800 per person applies | Included in overall yearly dental limits above | | | |
| Optical <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 \$500 per family | | | Six months |
| Pharmacy <i>For non-PBS scripts dispensed by a registered pharmacist in private practice. Vitamins, minerals and supplements are excluded</i> | Up to \$55 per script after an equivalent of the current PBS contribution is paid | \$300 per person \$600 per family | | | No waiting period except for pre-existing conditions |
| Physiotherapy, Myotherapy, Exercise Physiology, Ante-Natal Classes <i>The ante-natal benefit will be paid for classes conducted by a private midwife not eligible under Medicare or by a Physiotherapist in private practice</i> | 80% of the consultation fee charged | Combined maximum of \$600 per person \$1,200 per family | | | No waiting period except for pre-existing conditions |
| Chiropractic, Osteopathy | 80% of the consultation fee charged. Including chiropractic x-ray (one x-ray per person per year) | Combined maximum of \$600 per person \$1,200 per family | | | No waiting period except for pre-existing conditions |
| Podiatry <i>Excludes surgical podiatry</i> | 80% of the consultation fee | Combined maximum of \$400 per person \$800 per family | | | No waiting period except for pre-existing conditions |
| Foot Orthotics <i>Approved appliances on the recommendation of a podiatrist or medical practitioner and supplied by a practitioner in private practice</i> | 80% of the appliance fee | | | | 12 months |

Super Extras (E3) – *continued*

FACT SHEET

| Services | Benefits | Yearly Limit (per calendar year) | Waiting Period |
|--|--|---|--|
| Psychology, Speech Therapy, Eye Therapy, Occupational Therapy | 80% of the consultation fee | Combined maximum of \$400 per person \$800 per family | No waiting period except for pre-existing conditions |
| Acupuncture, Naturopathy, Dietetics | 80% of the consultation fee | Combined maximum of \$400 per person \$800 per family | No waiting period except for pre-existing conditions |
| Remedial Massage | \$25 per consultation | Remedial massage sub limits of \$150 per person \$300 per family | |
| Asthma Pumps, Blood Glucose Monitors, Blood Pressure Monitors | 80% of the cost of purchase One appliance every two years | Combined maximum of \$400 per person \$800 per family | 12 months |
| TENS Machines, C-PAP Devices, Oral Appliances for Sleep Apnoea <i>Excludes benefits for circulation boosters</i> | 80% of the cost of purchase One appliance every five years | | |
| Wheelchairs, Crutches | 80% of the cost for the purchase or hire of a wheelchair or crutches | \$100 per person | No waiting period except for pre-existing conditions |
| Braces, Splints | 80% of the cost when recommended by a healthcare practitioner | Combined maximum of \$300 per person \$600 per family | 12 months |
| Non-Surgical Prostheses, Hearing Aids <i>Approved prostheses such as artificial limbs, artificial eyes and breast forms. Excludes braces and splints</i> | 80% of the cost payable every three years. | Combined maximum of \$1,000 per person over three years \$2,000 per family over three years | 12 months |

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.

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. Claim forms are downloadable from 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.

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.

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.

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

* 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

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. Information is current as at the effective date and is subject to change.

H033b

Australian Unity Health Limited ABN 13 078 722 568

Effective date 01/04/12



comparethemarket.com.au™

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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 **INCOME**

 **CAR**

 **ENERGY**

 **TRAVEL**

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