

# **Smart Essentials**

#### Hospital and Extras Cover

Effective from 3 May 2015

# Want a well-balanced level of hospital and extras cover for a competitive price?

With Smart Essentials you can be looked after in one of over 500 private hospitals we have an agreement with for a range of treatments. You also won't pay any excess for day surgery procedures.

When it comes to extras you can get money back on general dental, major dental (crowns), optical, physio, chiro, remedial massage and more.

As a Smart Essentials member, singles can get over \$2,000 back and families over \$4,000 back each year on extras. Plus you can also access many Preventative Health Services like doctor health checks, quit smoking, plus weight loss and fitness help.

#### Excess details

This cover has a \$500 excess.

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

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

We even offer an excess waiver for day surgery procedures.



#### Private hospital features

- Accommodation and theatre fees
- ✓ Day surgery and procedures
- ✓ Emergency ambulance transportation
- ✓ Heart-related services
- ✓ Rehabilitation

## Restrictions and exclusions

- ⊖ Psychiatric hospitalisation
- → Gastric reduction, obesity procedures and revisions
- Hip and knee replacements or revisions
- × Eye procedures
- × Renal dialysis
- Pregnancy and related services
- × Fertility treatments

#### Extras features

- ✓ General dental
- ✓ Major dental
- Orthodontics
- ✓ Physiotherapy
- ✓ Naturopathy
- ✓ Acupuncture
- ✓ Remedial massage
- √ Chiropractic
- ✓ Optical
- × Podiatry
- × Pharmacy
- × Psychology
- Speech therapy
- Occupational therapy

## Health programs and features

Keeping happy and healthy is important. To make staying healthy simple, your cover has these useful features included:

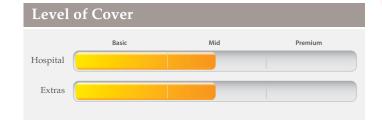
#### Health Support Programs

- Bone Health
- Diabetes Action
- Healthy Heart
- Vascular Health
- Heart Failure Program
- Risk Factor Management Program
- Integrated Care Program
- Living with Chronic Obstructive Pulmonary Disease

#### Preventative Health Services

- Doctor health checks
- Cervical cancer vaccinations
- Quit smoking
- Weight loss
- Lift for Life
- Step into Life
- Diabetes Australia membership
- Personal health coaching

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



### **Smart Essentials**

Hospital and Extras Cover

# Hospital Cover

	Agreement private hospitals	Public hospital			
Accommodation	✓ Covered				
<b>Theatre fees</b> <i>Excludes some robotic surgery consumables.</i>	✓ Covered				
Day surgery and procedures	<b>√</b> Covered				
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	✓ <b>Covered</b> In a shared room as a private patient.			
Rehabilitation	<b>√</b> Covered	In your first 12 months of membership you will only be covered in a shared room as a private patient.			
Heart-related services	<b>√</b> Covered				
<b>Eye procedures</b> Cataracts and lens procedures.	× Not covered				
Hip and knee replacements and revisions	× Not 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	× Not covered				
Gastric reduction, obesity procedures and revisions	Prestricted 24 months restriction on benefits for private hospital treatment.	✓ <b>Covered</b> In your first 24 months of membership you will only be covered in a shared room.			
Sterilisations	✓ <b>Covered</b> A reversal of a sterilisation procedure is not covered.				
Emergency ambulance transportation	✓ <b>Covered</b> For admission or treatment at a hospital.  The account must be coded and billed as emergency transportation by the ambulance service.				
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 when referred by a medical practitioner.				
Hospital treatment not eligible under Medicare	→ Restricted  Treatments such as podiatric surgery are limited to medical bed fee only. Please contact Australian Unity before undergoing treatment.				

#### 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 Essentials 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 Essentials, 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.

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 limit From January to December each year.	Waiting period
	<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 membership First Second Third Fourth Fifth Single cover \$750 \$750 \$850 \$850 \$950	2 months for general dental 6 months for surgical extraction of wisdom teeth, periodontics and endodontics.
DENTAL	Preventative dental Covers selected services such as scale and clean, fluoride treatment and mouthguards.	100% of the fee charged for selected services at our No-Gap Dental Network	Family cover \$1,500 \$1,500 \$1,700 \$1,700 \$1,900  Time served with another health fund will count towards your years of loyalty benefit.	None
	Crowns Covers crowns, and selected repairs only - does not include orthodontic services, dentures, implants and prosthetic devices.	70% of the set amount back per item	Included in overall yearly limits above \$300 per person \$600 per family	12 months
OPTICAL	<b>Optical</b> For prescription glasses and contact lenses or repairs supplied by a recognised optometrist in private practice.	Non-prescription sunglasses and contact lenses are excluded	\$200 per person	6 months
THERAPIES	Physiotherapy and myotherapy	\$ \$25 per consultation	Combined maximum of \$350 per person \$700 per family	2 months
	Chiropractic and osteopathy	\$25 per consultation \$30 for chiropractic x-ray Limit of one x-ray per person per year	Combined maximum of \$350 per person \$700 per family	2 months
	Acupuncture		Combined maximum of	
	Naturopathy	\$25 per consultation	\$350 per person \$700 per family Remedial massage sub-limit of \$125 per person	2 months
	Remedial massage		\$250 per family	
OTHERS	<b>Travel vaccinations</b> If supplied and administered in Australia.	Up to 100% of the cost	\$150 per person \$300 per family	None



 $Australian\ Unity\ is\ a\ signatory\ to\ the\ Private\ Health\ Insurance\ Code\ of\ Conduct.$  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