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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**



Care 'n Repair

Hospital and Extras Cover

Effective from 3 May 2015

Want budget friendly hospital cover and be able to get money back on useful extras?

Care 'n Repair is our most affordable mix of hospital and extras cover. If you need treatment due to an accident 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 receive money back on extras like general dental, physio and remedial massage, and receive up to \$150 for supports like crutches and wheelchairs.

With Care 'n Repair you can get over \$1,100 back on extras per person each year. This cover may also help you reduce paying extra tax.

Excess details

Care 'n Repair has a \$500 excess.

Singles will only pay an excess for the first 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** making Care 'n Repair a great choice.

Cover options

Care 'n Repair is available for both singles and couples, but is not suitable for families.

At a glance

Accident only private hospital cover

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

Public hospital cover

- ✓ Accommodation in a shared room
- ✓ Day surgery and procedures
- ✓ Heart-related services
- ✓ Psychiatric hospitalisation
- ✓ Sterilisations

Exclusions

- ✗ Eye procedures
- ✗ Hip and knee replacement
- ✗ Renal dialysis
- ✗ Pregnancy and related services
- ✗ Fertility treatments
- ✗ Gastric reduction, obesity procedures and revisions
- ✗ Sterilisation reversals

Extra features

- ✓ General dental
- ✓ Physiotherapy
- ✓ Some natural therapies and remedial massage
- ✓ Occupational therapy
- ✗ Speech therapy
- ✗ Chiropractic
- ✗ Orthodontics
- ✗ Optical
- ✗ Podiatry
- ✗ Pharmacy
- ✗ Psychology
- ✗ No-Gap Dental Network

Level of Cover

	Basic	Mid	Premium
Hospital	<div><div></div></div>	<div><div></div></div>	<div><div></div></div>
Extras	<div><div></div></div>	<div><div></div></div>	<div><div></div></div>

Hospital Cover

Care 'n Repair

Hospital and Extras Cover

	Agreement private hospitals	Public hospital in a shared room as a private patient
Accident cover	✓ Covered Only for accidents occurring after joining this level of cover. No excess applies.	
Accommodation	⊖ Restricted Only payable for accidents.	✓ Covered
Theatre fees <i>Excludes some robotic surgery consumables.</i>	⊖ Restricted	✓ Covered
Day surgery and procedures	⊖ Restricted Only payable for accidents.	✓ Covered
Doctors bills	✓ Covered Australian Unity's Gap Cover scheme means either no costs or reduced out-of-pocket costs for you on in-hospital medical charges. Visit www.australianunity.com.au/gap-cover and confirm if your doctor participates in the scheme.	
Pregnancy and related services	✗ Not Covered	
Fertility treatments <i>Assisted reproductive treatments such as IVF or GLFT.</i>	✗ Not Covered	
Psychiatric	⊖ Restricted	✓ Covered
Rehabilitation	⊖ Restricted	✓ Covered
Heart-related services	⊖ Restricted	✓ Covered
Eye procedures <i>Cataracts and lens procedures.</i>	✗ Not Covered	
Hip and knee replacement and revisions	✗ Not Covered	
Surgical prosthesis	✓ Covered Hip and knee replacement and revisions are not covered. 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	✗ Not Covered	
Sterilisations	⊖ Restricted Reversal of a sterilisation procedure is not covered.	
Emergency ambulance transportation	✓ Covered 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	✓ Covered 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	⊖ 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.

Care 'n Repair waiting periods are:

- 2 months – psychiatric, rehabilitation and palliative care
- 12 months – all pre-existing conditions except psychiatric, rehabilitation and palliative care.

Remember, if you transfer to Australian Unity from another health fund and your previous cover was of a similar or higher level than Care 'n Repair, 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.

Care 'n Repair

Hospital and Extras Cover



Extras Cover

	Service <i>Must be provided by a recognised provider in private practice</i>	What you'll get back	Yearly limit <i>From January to December each year</i>	Waiting period
DENTAL	General dental <i>Covers examinations, most fillings, teeth whitening and tooth extractions.</i>	 Set amounts back apply per item No-Gap Dental Network services are not available with this cover	\$500 per person	2 months for general dental 6 months for surgical extraction of wisdom teeth, endodontic and periodontics
	Physiotherapy			
THERAPIES	Myotherapy	 \$25 per consultation	Combined maximum of \$300 per person	2 months
	Exercise physiology			
	Remedial massage, kinesiology and shiatsu		Combined maximum of \$170 per person	
	Acupuncture, naturopathy and herbalism	 \$17 per consultation	For kinesiology, remedial massage and shiatsu, there is a sub-limit of \$85 per person	2 months
ADDITIONAL COVER	Occupational therapy, dietetics (dietician) and Bowen Therapy			
	Appliances and aids <i>Hire or purchase of braces, splints, wheelchairs, crutches or compression garments used in prevention or support post injury.</i>	 100% of the fee charged When recommended by a healthcare practitioner	\$150 per person	2 months



Australian Unity is a signatory to the Private Health Insurance Code of Conduct. For details visit privatehealth.com.au/codeofconduct

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

Australian Unity Health Limited - ABN 13 078 722 568

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Any Questions? Talk to us on 13 29 39

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



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