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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**



# Basic Extras

## Extras Cover

Effective from 3 May 2015

### Want to get money back on a range of popular extras?

Basic Extras is perfect if you plan to use services like general dental, optical, physio, acupuncture and chiro.

With Basic Extras, singles can get up to \$1,400 back and families up to \$2,800 each calendar year. You can even use our Preventative Health Services for travel vaccinations and doctor health checks.

### At a glance

#### Extras features

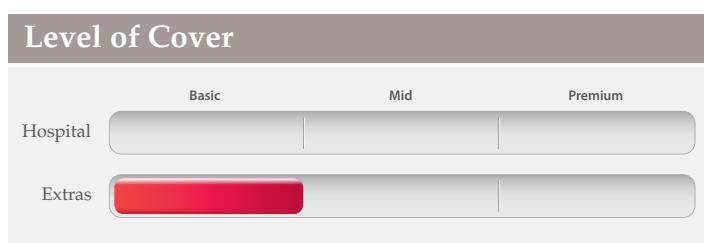
- |   |                        |
|---|------------------------|
| ✓ General dental                              | ✗ Major dental         |
| ✓ Physiotherapy                               | ✗ Orthodontics         |
| ✓ Some natural therapies and remedial massage | ✗ Pharmacy             |
| ✓ Podiatry                                    | ✗ Psychology           |
| ✓ Chiropractic                                | ✗ Speech therapy       |
| ✓ Optical                                     | ✗ Occupational therapy |

### Preventative Health Services

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

- |                        |               |
|------------------------|---------------|
| ■ Doctor health checks | ■ Weight loss |
| ■ Quit smoking         |               |

More detailed information can be found at [australianunity.com.au/stayingwell](http://australianunity.com.au/stayingwell)











# Extras Cover

## Basic Extras

Extras Cover

|                       | Service<br><i>Must be provided by a recognised provider in private practice.</i>   | What you'll get back   | Yearly limit<br><i>From January to December each year.</i>  | Waiting period      |              |              |              |                       |                |                 |              |                |       |              |                |        |              |                |       |                |                |  |
|-----------------------|--|--|---|---------------------|--------------|--------------|--------------|-----------------------|----------------|-----------------|--------------|----------------|-------|--------------|----------------|--------|--------------|----------------|-------|----------------|----------------|--|
| DENTAL                | <b>General dental</b><br><i>Covers examinations, most fillings, teeth whitening and tooth extractions.</i>                             |  <b>Set amounts back apply per item</b>   | To reward members' loyalty, we increase benefit limits for the first 5 years of membership. <table><tr><th>Years of membership</th><th>Single cover</th><th>Family cover</th></tr><tr><td>First</td><td><b>\$600</b></td><td><b>\$1,200</b></td></tr><tr><td>Second</td><td><b>\$600</b></td><td><b>\$1,200</b></td></tr><tr><td>Third</td><td><b>\$700</b></td><td><b>\$1,400</b></td></tr><tr><td>Fourth</td><td><b>\$800</b></td><td><b>\$1,600</b></td></tr><tr><td>Fifth</td><td><b>\$1,000</b></td><td><b>\$2,000</b></td></tr></table> | Years of membership | Single cover | Family cover | First        | <b>\$600</b>          | <b>\$1,200</b> | Second          | <b>\$600</b> | <b>\$1,200</b> | Third | <b>\$700</b> | <b>\$1,400</b> | Fourth | <b>\$800</b> | <b>\$1,600</b> | Fifth | <b>\$1,000</b> | <b>\$2,000</b> | <b>2 months</b> for general dental<br><b>6 months</b> for surgical extraction of wisdom teeth, endodontic and periodontics |
|                       | Years of membership  | Single cover   | Family cover  |                     |              |              |              |                       |                |                 |              |                |       |              |                |        |              |                |       |                |                |  |
|                       | First  | <b>\$600</b>   | <b>\$1,200</b>  |                     |              |              |              |                       |                |                 |              |                |       |              |                |        |              |                |       |                |                |  |
| Second                | <b>\$600</b>   | <b>\$1,200</b>   |   |                     |              |              |              |                       |                |                 |              |                |       |              |                |        |              |                |       |                |                |  |
| Third                 | <b>\$700</b>   | <b>\$1,400</b>   |   |                     |              |              |              |                       |                |                 |              |                |       |              |                |        |              |                |       |                |                |  |
| Fourth                | <b>\$800</b>   | <b>\$1,600</b>   |   |                     |              |              |              |                       |                |                 |              |                |       |              |                |        |              |                |       |                |                |  |
| Fifth                 | <b>\$1,000</b>   | <b>\$2,000</b>   |   |                     |              |              |              |                       |                |                 |              |                |       |              |                |        |              |                |       |                |                |  |
|                       | <b>Preventative dental</b><br><i>Covers selected services such as scale or clean, fluoride treatment and mouth guards.</i>             |  <b>100% of the fee charged for selected services at our No-Gap Dental Network</b>                            | Time served with another health fund will count towards your years of loyalty benefit.  | <b>None</b>         |              |              |              |                       |                |                 |              |                |       |              |                |        |              |                |       |                |                |  |
| OPTICAL               | <b>Optical</b><br><i>For prescription glasses, contact lenses or repairs supplied by a recognised optometrist in private practice.</i> |  <b>100% of the cost</b><br>Non-prescription sunglasses and contact lenses are excluded                       | To reward members' loyalty, we increase benefit limits for the second year of membership. <table><tr><th>Years of membership</th><th>Per person</th></tr><tr><td>First</td><td><b>\$180</b></td></tr><tr><td>Second and subsequent</td><td><b>\$200</b></td></tr></table> Time served with another health fund will count towards your years of loyalty benefit.  | Years of membership | Per person   | First        | <b>\$180</b> | Second and subsequent | <b>\$200</b>   | <b>6 months</b> |              |                |       |              |                |        |              |                |       |                |                |  |
| Years of membership   | Per person   |  |   |                     |              |              |              |                       |                |                 |              |                |       |              |                |        |              |                |       |                |                |  |
| First                 | <b>\$180</b>   |  |   |                     |              |              |              |                       |                |                 |              |                |       |              |                |        |              |                |       |                |                |  |
| Second and subsequent | <b>\$200</b>   |  |   |                     |              |              |              |                       |                |                 |              |                |       |              |                |        |              |                |       |                |                |  |
| THERAPIES             | <b>Physiotherapy</b>   |  <b>\$25 per consultation</b><br><b>\$25 for chiropractic x-ray</b><br>Limit of one x-ray per person a year | Combined maximum of <b>\$400</b> per person<br><b>\$800</b> per family  | <b>2 months</b>     |              |              |              |                       |                |                 |              |                |       |              |                |        |              |                |       |                |                |  |
|                       | <b>Myotherapy</b>  |  |   |                     |              |              |              |                       |                |                 |              |                |       |              |                |        |              |                |       |                |                |  |
|                       | <b>Chiropractic</b>  |  |   |                     |              |              |              |                       |                |                 |              |                |       |              |                |        |              |                |       |                |                |  |
|                       | <b>Osteopathy</b>  |  |   |                     |              |              |              |                       |                |                 |              |                |       |              |                |        |              |                |       |                |                |  |
|                       | <b>Podiatry</b><br><i>Excludes surgical podiatry.</i>  |  <b>\$25 per consultation</b>   | Combined maximum of <b>\$350</b> per person<br><b>\$700</b> per family  | <b>2 months</b>     |              |              |              |                       |                |                 |              |                |       |              |                |        |              |                |       |                |                |  |
|                       | <b>Acupuncture and naturopathy</b>   |  |   |                     |              |              |              |                       |                |                 |              |                |       |              |                |        |              |                |       |                |                |  |
|                       | <b>Remedial massage</b>  |  |   |                     |              |              |              |                       |                |                 |              |                |       |              |                |        |              |                |       |                |                |  |
|                       | <b>Travel vaccinations</b><br><i>If supplied and administered in Australia.</i>  |  <b>Up to 100% of the cost</b>  | <b>\$100</b> per person<br><b>\$200</b> per family  | <b>None</b>         |              |              |              |                       |                |                 |              |                |       |              |                |        |              |                |       |                |                |  |

## 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.

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

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



Australian Unity is a signatory to the Private Health Insurance Code of Conduct. For details visit [privatehealth.com.au/codeofconduct](http://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](http://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](http://australianunity.com.au)



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 **FUEL**

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