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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**

Gold Hospital

Effective from 3 May 2015



Gold Hospital

Gold Hospital offers a very high level of cover for those who don't want to pay for pregnancy and related services.

With Gold Hospital you'll be covered for accommodation and theatre fees, and day surgery procedures in over 500 private hospitals we have an agreement with.

Heart related treatments, rehabilitation, psychiatric services, eye procedures, and hip and knee replacements make up just a few of the included features.

In addition, you'll also have full access to our suite of Health Support Programs including the popular Hospital Care at Home and Rehabilitation at Home.

Excess options

Excess is the additional amount you agree to pay towards accommodation costs if you need hospital treatment. The higher your excess, the less you'll pay for your cover.

Gold Hospital offers two excess options:

- Gold Hospital with \$250 excess
- Gold Hospital with \$500 excess

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

Families or couples will only pay one excess for the first hospital admission per adult each calendar year.

No hospital excess for kids

With Gold Hospital you won't pay an excess if your kids visit a hospital. Plus your kids can stay covered up until they turn 23 years old, at no extra cost.



At a glance

Hospital features

- ✓ Accommodation and theatre fees
- ✓ Emergency ambulance transportation
- ✓ Day surgery and procedures
- ✓ Heart-related services
- ✓ Rehabilitation
- ✓ Psychiatric hospitalisation
- ✓ Hip and knee replacements
- ✓ Renal dialysis
- ✓ Surgical prosthesis

Restrictions and exclusions

- ✗ Pregnancy and related services
- ✗ Fertility treatments
- ✗ Gastric reduction, obesity procedures and revisions
- ✗ Sterilisation reversals
- ✗ Non-Medicare services



Health Support Programs

These programs, which we tailor to specifically meet your needs, aim to increase your knowledge, skills and confidence – and ultimately, help improve or sustain your health and wellbeing.

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

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

Additional information



Gold Hospital

	Agreement private hospitals	Public hospital
Accommodation	✓ Covered	⊖ Restricted
Theatre fees <i>Excludes some robotic surgery consumables.</i>	✓ Covered	⊖ Restricted
Day surgery and procedures	✓ Covered	⊖ Restricted
Doctors bills	✓ Covered Australian Unity's Gap Cover scheme means either no costs or reduced out-of-pocket costs for you on any in-patient medical charges. Visit australianunity.com.au/gap-cover to confirm if your doctor participates in the scheme.	
Pregnancy and related services	✗ Not covered	
Fertility treatments <i>Assisted reproductive treatments such as IVF or GIFT.</i>	✗ Not covered	
Psychiatric hospitalisation	✓ Covered	⊖ Restricted
Rehabilitation	✓ Covered	⊖ Restricted
Heart-related services	✓ Covered	⊖ Restricted
Eye procedures <i>Cataract and lens procedures.</i>	✓ Covered	
Hip and knee replacement and revisions	✓ Covered	⊖ Restricted
Surgical prosthesis	✓ 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	✓ Covered	⊖ Restricted
Gastric reduction, obesity procedures and revisions	✗ Not covered	
Sterilisations	✓ Covered Reversal of a sterilisation procedure is not covered.	⊖ Restricted
Emergency ambulance transportation	✓ Covered Claims will be paid if the transport is coded and invoiced as emergency transport by a recognised State Ambulance authority. Includes two ambulance attendances per year, where you are not taken to hospital.	
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, when referred by a medical practitioner.	
Non-Medicare hospital treatment	✗ Not covered	



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.

Gold Hospital 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 Gold Hospital, 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.



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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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.

 **HEALTH**

 **INCOME**

 **CAR**

 **ENERGY**

 **TRAVEL**

 **ROADSIDE**

 **LIFE**

 **FUEL**

 **HOME**