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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
comparethemeerkat.com.au
It is much appreciate!



Need assistance?
Call **1800 46 29 55**

Smart Combination (SK/SJ)

FACT SHEET

Hospital Cover

Smart Combination includes private hospital accommodation, theatre fees, other agreed charges and extras cover. Obstetrics/pregnancy related services are covered at the basic (default) benefit* rate only. Assisted reproductive services (IVF/GIFT) are not covered.

Smart Combination comes with a choice of two excess options.

- Smart Combination with \$250 excess (SK)
- Smart Combination with \$500 excess (SJ)

The excess is payable once only for singles per calendar year. For couples and families, the excess is applied at the singles rate up to a maximum of twice per calendar year. All benefits are subject to waiting periods, please refer to below table for more details. Contact Australian Unity before undergoing treatment.

Covered Hospital Benefits	Agreement Private Hospital	Public Hospital
Accommodation Advanced Surgical Surgical Medical Intensive/Coronary Care	100% covered for private or shared room accommodation. Excess applies. For hospital accommodation benefits payable in non-agreement private hospitals, please contact Australian Unity.	100% covered for private or shared room accommodation. Excess applies.
Psychiatric & Rehabilitation	Covered for private or shared room accommodation. Excess applies.	In your first 12 months you will be covered only in a shared room as a private patient. After this period you'll be covered for both a private or shared room. Excess applies.
Theatre Fees	100% covered. Excludes pregnancy and birth (Obstetrics) related services.	100% covered.
Day Surgery & Procedures (inc. investigations like a Colonoscopy)	100% covered. Excludes pregnancy and birth (Obstetrics) related services. Excess applies.	100% covered. Excess applies.
Home Nursing	100% cover for private nursing care in lieu of hospitalisation when referred by a medical practitioner and subject to prior application and approval by Australian Unity. Nurse must be in a private practice and recognised by Australian Unity.	
Medical Gap Cover	Your doctor has the option to use Australian Unity Gap Cover which means no or reduced out-of-pocket costs for you on any in-hospital medical charges. You will need to ask your doctor if they are participating.	
Surgical Prostheses	100% of the minimum cost for government approved surgically implanted items such as a replacement knee or hip.	
Emergency Ambulance Transportation	100% covered for emergency ambulance transportation for admission or treatment at a hospital. The account must be coded as emergency transportation by the ambulance service to qualify for benefits.	
Hospital Treatment not eligible under Medicare e.g. Cosmetic Procedures and Podiatric Surgery	Limited to medical bed fee only. Please contact Australian Unity before undergoing treatment.	

Restricted Hospital and Medical Benefits

Hospital and medical treatment that is limited to the basic (default) benefit* for the time period specified below, if previously uninsured. During this time you are covered as a private patient in a shared room of a public hospital.

- 24 months – Gastric banding

Hospital and medical treatment that is limited to the basic (default) benefit* for the duration of the cover. You are covered as a private patient in a shared room of a public hospital.

- Pregnancy and birth related services (Obstetrics)

Excluded Hospital and Medical Benefits

Hospital and medical treatment that is not eligible for benefits for the duration of the cover.

- Labour ward and any theatre fees related to childbirth in a private hospital
- Assisted reproductive services (IVF/GIFT)

Waiting Periods

All hospital and medical benefit entitlements are subject to waiting periods as detailed below. Members transferring from an equivalent level of cover with another fund, will not have to re-serve these waiting periods. Benefits are not payable until completion of the following waiting periods:

- 2 months – psychiatric, rehabilitation and palliative care
- 9 months – pregnancy and related services in shared room in a public hospital
- 12 months – all pre-existing conditions except psychiatric, rehabilitation and palliative care

To check if a waiting period applies, please contact Australian Unity on 13 29 39.

Smart Combination (SK/SJ) – continued

FACT SHEET

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.

* What is the Basic (Default) Benefit?

Hospital and medical benefits that are limited to the basic (default) benefit which is the minimum dollar amount set by the Federal Government for accommodation as a private patient in a shared ward of a public hospital. It does not provide any benefits for intensive or coronary care, labour ward or theatre fees in a private hospital or private day centre. Contact Australian Unity for applicable benefit entitlement.

Members planning a family

Members on a single membership, planning or expecting a baby are strongly urged to transfer to a family membership immediately upon confirmation of pregnancy. By doing this, it will ensure cover for the baby at birth, and in the event of any complications found during pregnancy, provided waiting periods have been served. Please note benefits for obstetrics and pregnancy related conditions/treatments under Smart Combination cover will be paid at the Basic (default) benefit* rate.

Extras Cover

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.** Members transferring from an equivalent level of cover with another fund will not have to re-serve completed waiting periods.

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 healthcare@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	Per Person	Family
		1st year	\$900 \$1800
		2nd year	\$1000 \$2000
		3rd year	\$1100 \$2200
		4th year	\$1200 \$2400
		5th year	\$1300 \$2600
		6th year	\$1400 \$2800
Preventative Dental <i>Covers services such as periodic examinations, scale and cleans, fluoride treatment and mouth guards</i>	Set benefits apply 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>Covers services such as fillings, teeth extractions, endodontics and periodontics</i>	Set benefits apply 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 – Crowns and Selected Repairs	70% of the fee charged	Entitlement included in overall yearly limits above \$350 per person \$700 per family	12 months
Optical <i>For glasses, contact lenses or repairs prescribed by a registered optometrist/oculist in private practice</i>	100% of the cost A prescription or copy must be supplied with the claim. Non-prescription sunglasses and non-prescription contact lenses are excluded	\$200 per person	Six months
Physiotherapy, Myotherapy	70% of fee charged	Combined maximum of \$500 per person \$1,000 per family	No waiting period except for pre-existing conditions
Chiropractic, Osteopathy	\$22 per consultation \$30 for chiropractic x-ray (limit of one x-ray per person per year)	Combined maximum of \$500 per person \$1,000 per family	No waiting period except for pre-existing conditions
Acupuncture, Naturopathy	\$25 per consultation	Combined maximum of \$400 per person \$800 per family Remedial massage sub limits of \$125 per person \$250 per family	No waiting period except for pre-existing conditions
Remedial Massage			
First Aid Courses <i>Information about these courses can be obtained from St John Ambulance by calling 1300 360 455</i>	\$75 per membership on a St John Ambulance One Day Basic Life Support course or \$60 per membership on a St John Ambulance Apply First Aid course	Benefit payable once every three years	Six months

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.

Personal health coaching

Don't let your personal barriers stop you from achieving your health goals, you'll be amazed at what you can achieve with the motivational advice and support of a personal health coach.

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.

Step into Life

Step into a fun way to get fit and better manage your health condition. Step into Life offers outdoor group training in a supportive environment that will help you reach your health goals.

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.

Cervical cancer vaccinations

With real benefits for women up to 45, if you're at risk then we'll help cover the cost of getting you vaccinated.

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

Member Support Program

Leave hospital early with your doctor's consent and our Member Support Program will co-ordinate the services you need to recover at home, including nursing, home help, meals and childcare services.

Diabetes Australia membership

If you're living with diabetes get all the information and support you need from the experts with an annual Diabetes Australia membership.

Lift for Life

Resistance training is great for people who have, or are at risk of developing type 2 diabetes. Join Lift for Life and start building your strength today.

Coronary artery disease program

This personalised, telephone-based program is for members who have suffered from a cardiac event. Experienced health professionals provide advice on diet, exercise and recovery management.

The Bone Health Program

If you're living with, or at risk of developing osteoporosis then this complimentary telephone support and coaching service will help you manage your care and prevent fractures.

Diabetes Program

If you have type 2 diabetes, this complimentary telephone based program is available to help you gain optimum control of your disease and reduce the risk of complications.



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.



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.

 **HEALTH**

 **INCOME**

 **CAR**

 **ENERGY**

 **TRAVEL**

 **ROADSIDE**

 **LIFE**

 **FUEL**

 **HOME**