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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**

## LifeChoice Plus (LPP/LPX/LPJ)

## FACT SHEET

LifeChoice Plus is our premium combination Hospital and Extras cover. It includes benefits for hospital accommodation, theatre fees and other agreed charges in Agreement Private Hospitals, plus an extensive range of extras services. You can select this cover with or without an excess.

- LifeChoice Plus with no excess (LPP)
- LifeChoice Plus with \$250 excess (LPX)
- LifeChoice Plus with \$500 excess (LPJ)

If you choose an excess option, the excess is payable only once for singles per calendar year. For couples and families the excess is applied at the single 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. Please contact Australian Unity before undergoing treatment.

Covered Hospital Benefits	
<b>Accommodation</b> Advanced Surgical Surgical Medical Psychiatric Rehabilitation Pregnancy and birth related services (Obstetrics) Intensive/Coronary Care	100% covered for private or shared room accommodation in Agreement Private Hospitals and Public Hospitals. If excess option is selected, the excess will apply. For hospital accommodation benefits in non-agreement private hospitals, please contact Australian Unity.
<b>Theatre Fees</b>	100% covered in Agreement Private Hospitals and Public Hospitals.
<b>Labour Ward</b>	100% covered in Agreement Private Hospitals and Public Hospitals.
<b>Assisted reproductive services (IVF/GIFT)</b>	100% covered in Agreement Private Hospitals and Public Hospitals*, the excess will apply.
<b>Day Surgery &amp; Procedures (inc. investigations like a Colonoscopy)</b>	100% covered in Agreement Private Hospitals / Day Centres and Public Hospitals. If excess option is selected, the excess will apply.
<b>Home Nursing</b>	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.
<b>Medical Gap Cover</b>	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.
<b>Surgical Prostheses</b>	100% of the minimum cost for government approved surgically implanted items such as a replacement knee or hip.
<b>Ambulance</b>	80% benefit on State Ambulance yearly subscription per membership. Or for non-subscribers, 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.
<b>Additional Accommodation</b>	For hospital accommodation for a parent or legal guardian of a child under 16 years of age, Australian Unity pays up to \$50 per night. Benefit limit of \$500 per patient per calendar year applies.
<b>Hospital Treatment not eligible under Medicare e.g. Cosmetic Procedures and Podiatric Surgery</b>	Limited to medical bed fee only. Please contact Australian Unity before undergoing treatment.

\*When admitted as a patient. No benefits are payable for treatment out of hospital.

### 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.

### 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 – pregnancy and related services in a private hospital that has an agreement with Australian Unity
  - 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.

### 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.

## LifeChoice Plus (LPP/LPX/LPJ) – continued

## FACT SHEET

### 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 [healthcover@australianunity.com.au](mailto:healthcover@australianunity.com.au). Maximum limits apply per calendar year (January to December).

Services	Benefits	Yearly Limit (per calendar year)	Waiting Period
<b>Preventative Dental</b> <i>Covers services such as scale and cleans, fluoride treatment and mouth guards</i>	100% of the fee charged to a set maximum per item No out-of-pocket cost for selected preventative services at Australian Unity No Gap Dental Centres	No yearly general dental limits	No waiting periods except for pre-existing conditions
<b>General Dental</b> <i>Also covers services such as periodic examinations, fillings, teeth extractions, endodontics and periodontics</i>	75% of the fee charged to a set maximum per item	No yearly general dental limits <b>Endodontic and Periodontic</b> benefits are subject to a maximum of \$500 per person per calendar year	Six months for surgical extraction of wisdom teeth No other waiting periods except for pre-existing conditions
<b>Major Dental</b> <i>Covers crowns, bridges, inlays, onlays, some restorations, veneers, dentures, implants and prosthetic devices</i>	80% of the fee charged up to a set maximum per item Benefits for replacement of full dentures is limited to one set every three years	Overall limit of \$1,500 per person per calendar year for all Major dental items, excluding Orthodontics.	12 months
<b>Orthodontics</b>	80% for complete Orthodontic treatment (Item 881) up to \$1,000. Otherwise 80% of the fee charged up to a set maximum per item. A lifetime maximum of \$2,800 per person applies	\$1,000 per person	12 months
<b>Optical</b> <i>For glasses, contact lenses or repairs prescribed by a registered optometrist/oculist in private practice</i>	80% of the cost A prescription or copy must be supplied with the claim. Non-prescription sunglasses and non-prescription contact lenses are excluded	\$300 per person	Six months
<b>Natural Therapies</b> <i>Includes Acupuncture, Alexander Technique, Aromatherapy, Bowen Technique, Chinese Medicine, Herbalism, Homoeopathy, Iridology, Kinesiology, Myotherapy, Naturopathy, Nutrition, Reflexology, Remedial Massage, Shiatsu and Swedish Massage</i>	80% of the consultation fee charged up to \$30 per consultation	Combined maximum of \$600 per person	No waiting period except for pre-existing conditions
<b>Medicines/Remedies</b> <i>Prescribed, produced and dispensed specifically for you by an Australian Unity recognised practitioner</i>	A benefit of 80% of the fee charged up to a maximum of \$50 per item. No benefits are payable for items under \$20		
<b>Speech Therapy, Eye Therapy, Occupational Therapy, Dietetics, Audiology, Hypnotherapy</b>	80% of the consultation fee	Combined maximum of \$500 per person	No waiting period except for pre-existing conditions
<b>Physiotherapy, Chiropractic, Osteopathy, Podiatry, Exercise Physiology</b> <i>Excludes surgical podiatry</i>	80% of the consultation fee	Combined maximum of \$800 per person	No waiting period except for pre-existing conditions
<b>Pharmacy</b> <i>For non-PBS scripts dispensed by a registered pharmacist in private practice (vitamins, minerals and supplements are excluded)</i>	80% of the remaining cost per script on the balance after an equivalent of the current PBS contribution is paid	\$500 per person	No waiting period except for pre-existing conditions
<b>Psychology</b>	80% of the consultation fee charged	To a maximum of \$400 per person \$800 per family	No waiting period except for pre-existing conditions

## LifeChoice Plus (LPP/LPX/LPJ) – continued

## FACT SHEET

Services	Benefits	Yearly Limit (per calendar year)	Waiting Period
<b>Vitamin and Health Supplements</b> <i>For TGA (Therapeutic Goods Administration) approved vitamins and health supplements. Excludes body building and food products</i>	100% of the item cost when over \$10 if purchased from health food stores, pharmacies, supermarkets or recognised healthcare practitioners. Valid receipt required	\$150 per person \$300 per family	No waiting period except for pre-existing conditions
<b>Artificial Aids, Non-Surgical Prostheses</b> <i>Includes artificial limbs, asthma pumps and orthotics. Blood glucose monitors, TENS machines, C-PAP devices, oral appliance for sleep apnoea, and blood pressure monitors. Excludes benefits for circulation boosters</i>	80% of the cost of the item or repairs. Blood glucose monitors, TENS machines, C-PAP devices and blood pressure monitors are payable only once every two years	Combined maximum of \$500 per person	12 months
<b>Hearing Aids</b> <i>Benefit includes re-programming and adjustments</i>	80% of the cost payable once every three years	\$700 per person every three years	12 months
<b>Wheelchairs, Crutches</b>	80% of the cost for the purchase or hire of a wheelchair or crutches	\$100 per person	No waiting period except for pre-existing conditions
<b>Sickness Travel and Accommodation</b> <i>Where the minimum return distance is 200 kilometres and treatment is certified as necessary by a medical practitioner</i>	80% of the cost of travel/accommodation per occasion	\$200 per membership for travel \$420 per membership for accommodation	No waiting period except for pre-existing conditions
<b>Health Management Services</b> <i>These services must be prescribed by a recognised healthcare practitioner for the purpose of improving a health condition or illness. A letter of recommendation must be supplied from your healthcare practitioner (valid for six months)</i>	80% of the cost per service For Asthma, Diabetes, Coronary Health, Mental Health, Cancer, Nutrition, Injury Prevention, Risk Assessment	Combined maximum of \$400 per person	Six months
<b>Home Births</b> <i>For services provided by an Australian Unity recognised midwife in private practice</i>	Benefit is payable for your own midwife's attendance at the delivery at home and includes pre and post-natal visits associated with your home birth.	Up to \$3,000	12 months membership and subject to prior application and approval by Australian Unity
<b>Midwifery</b> <i>For services performed by a recognised midwife in private practice. Benefit not payable for Medicare eligible services supplied by an approved Midwife. Benefit not payable in addition to "Home Births" benefit</i>	80% of the consultation fee charged	\$560 per membership	12 months
<b>First Aid Courses</b> <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 payable once every three years	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](http://australianunity.com.au/wellnessbenefits). Claim forms are downloadable from [australianunity.com.au/claims](http://australianunity.com.au/claims)

### Doctor health checks

Have regular check ups with your GP and we'll help cover the consultation when not covered by Medicare.

### Personal health coaching

Reach your health goals with the motivational advice and support of a personal health coach.

### Quit smoking

Complete a quit smoking course with one of our approved providers Smokenders, Allen Carr's Easyway or the QUIT Foundation, and we'll support you.

### **Weight loss**

You'll feel great and get some great rewards when you lose weight with one of our approved weight loss providers, Weight Watchers (excludes at home kits/online), Sure Slim, Jenny Craig or UltraLite.

### **Step into Life**

Improve your fitness and better manage your health condition with Step into Life outdoor group training.

### **Travel vaccinations**

Make sure avoidable health risks don't stop you in your tracks and get the right vaccinations before you travel overseas.

### **Cervical cancer vaccinations**

If you're at risk we'll help cover the cost of getting you vaccinated.

### **Wellplan Online**

Wellplan Online offers personalised information and support to help you identify and manage your health risks.

Visit [australianunity.com.au/wellplanonline](http://australianunity.com.au/wellplanonline)

### **baby+me®**

baby+me provides care and practical support when mums need it most, during pregnancy and up until the baby's first birthday.

### **Bone density screening**

Keeping bones strong and healthy is vital, and if you're at risk of osteoporosis we'll help cover the cost of a DEXA screening test.

### **Screening mammograms**

Breast health is important for all women. If you're at risk we'll help cover the cost of a screening mammogram not covered by the free federally funded *BreastScreen* program.

### **Member Support Program**

Leave hospital early with your doctor's consent and receive the services you need to recover at home.

### **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, recovery management 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 we'll 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](http://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](http://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.

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