



Australian Unity



Joining a Health Fund

- **What should I look for when choosing health insurance?**
Identify if you need hospital, extras, ambulance cover. Use comparison tools and check fact sheets, limits, and waiting periods.
 - **Is cover transferable between funds?**
Yes, continuity applies if there's no lapse in coverage.
 - **Will I have to serve waiting periods?**
Yes, for services not previously covered or after a lapse in cover.
 - **Do I get a refund if I change my mind?**
Yes, within a 30-day cooling-off period if no claims are made.
 - **Can I change my level of cover?**
Yes. Upgrades may have waiting periods; downgrades apply immediately.
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About Private Health Insurance

- **What does private insurance cover?**
Hospital stays, ambulance, extras like physio and dental. Coverage varies by policy.
- **Why should I get private health insurance?**
Reduce waiting times, avoid Medicare Levy Surcharge, access private hospitals.
- **What are insured services?**
Services covered by Medicare and your insurer (e.g. surgeries).
- **Can I still be a public patient?**
Yes. You can choose to be treated publicly.

- **What about pre-existing conditions?**
Must be disclosed to avoid claim denials.
 - **Will private insurance cover 100% of costs?**
Not always. Gaps may apply.
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Emergency Ambulance Claims (App or Online)

1. Log in to app or Online Member Services.
 2. Select "**Make a claim**" and upload invoice.
 3. Claim is processed and payment made to your bank.
 4. You are responsible for paying the provider if outstanding.
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General Membership & Payment Info

- **Eligibility:** 30 days after joining (except visitor cover).
 - **Fees:** No debit/credit card fees.
 - **Digital voucher delivery:** Usually within minutes, up to 48 hrs.
 - **Expiry:** Some have no expiry, otherwise clearly stated.
 - **Payment methods:** Visa, Mastercard, AmEx (SSL secured).
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Dental / No-Gap Network

- **What's covered?**
Exams, scale & clean, fluoride, mouthguards (via participating dentists).

- **How to access?**
Search postcode via AU's "No Gap Dental Network" page.
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Singles Cover

- **Eligibility Criteria:** Under 65, income ≤ \$97K, Tier 0 rebate, 0% LHC loading, 4% direct debit discount.
 - **Promo:** 10 weeks free + waiver on 2-month optical & extras waiting.
 - **Benefits Include:**
 - 60% back on physio & massage
 - 100% back on selected dental
 - Ambulance cover
 - Access to 500+ hospitals
 - Choose your own provider
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Claiming via App

- Use app or portal → "Make a Claim" → Upload invoice
 - Funds go to your nominated account
 - You are responsible for any outstanding amount
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Contact Channels

- **Phone:** 13 29 39 (8:30 AM – 6:00 PM, Mon–Fri)

- **Email:** customerservice@australianunity.com.au
 - **Webchat:** 8:30 AM – 8:00 PM AET
 - **Online Enquiry:** 3–5 business day response
 - **FAQs:** Available on Australian Unity's website
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Head Office

Australian Unity
271 Spring Street
Melbourne VIC 3000

- **Australia wide fax:** 03 8682 5555
 - **International:** +61 3 8682 5555
 - **Media Contact:** 1300 408 776
 - **General Email:** Email (provided on website)
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Feedback & Complaints

- **Compliments:** Submit via online form
- **Complaints:** Internal resolution usually within 48 hours
- **Escalation:** Manager/case manager will review within 5 business days
- **Ombudsman (if unresolved):**
 - Web: ombudsman.gov.au
 - Email: phio@ombudsman.gov.au

- Phone: 1300 362 072 (Option 4)
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Accessibility

- **Hearing Impaired:** National Relay Service → 133 677
 - **Non-English Speakers:** Translating & Interpreting Service → 13 14 50
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Health Providers

- **Find a provider:** Use directory on website
 - **Provider Helpline:** 1800 035 360
 - **Provider Portal:** Login on website
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Enquiry Types

General / Sales / Overseas Visitor Cover

- Webchat: 8:30 AM – 8:00 PM
 - Phone: 1800 760 719 (Gen), 1300 899 739 (Sales)
 - Overseas: +61 3 8601 1410
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Member Portal

- 24/7 access to membership

- Online enquiry form
- Login available via website

If you'd like this as a downloadable **PDF or plain text file**, just let me know!