

Products and Services

Health Cover
Healthcare Centres
Home and Contents Insurance
Travel Insurance
Car Insurance
Retirement Incomes
Personal Financial Services
Superannuation
Home Loans
Managed Funds and Investments
Retirement Living
Life Insurance

13 29 39

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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 Australian Unity's terms and conditions for information on your product. Information is current as at the effective date and is subject to change.

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Official Wellbeing
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Health

Australian Unity



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Health Cover Guide
Your guide to Australian Unity health cover

Welcome to Austalian Unity

We're delivering simpler private health insurance that you can really use. At Australian Unity we make it easy for you to find a suitable cover for your needs with our range of covers designed to suit any age, lifestyle and budget. This guide will help you make the right choice, explaining everything you need to know about each of our products, how to use them, and how to join.

*Award-winning customer service team
that talk a language you can understand.*

Excellence in service

Your health cover is important and we believe the quality of service you receive is just as important as the price you pay. That's why our award-winning, knowledgeable consultants are all specifically trained to guide you through your health insurance choices and help you make the most of your cover.

Wide range of covers to choose from

Whether it's Hospital cover, Extras cover or both that you're after, we offer a smart range of health insurance covers that put you in control of managing your health. We review our benefits to ensure our products offer the best value on things that you care about like dental, physiotherapy and chiropractic.

Choose who treats you

It's reassuring to know that with Australian Unity Hospital cover you'll be treated as a private patient with your own choice of doctor in our agreement private hospitals and with our Extras cover we offer a wide choice of accredited health care providers which means that you can choose the provider that suits you best.

Buy and manage your health cover online

Purchase your health cover easily online, it's quick and secure so you know your privacy is fully protected. And once you're a member, sign up for online member services to manage your health cover. You can log on anytime to review your cover details, update your information, make extras claims and even view how much you have left to claim.

Easy claiming

We know that it's important that your cover is there for you when you need it, so we offer a wide range of convenient claiming options so you get your money back, fast.

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Why health insurance?



We offer some of the highest benefits
Our dental benefits on our top level covers
are among the highest in the industry.

Private Health Insurance can help you afford certain medical services or reduce the time you may have to wait for services in the public health system. It lets you enjoy the advantages of the private health sector without the compromises.

Common procedures in a private hospital like knee reconstructions, hip replacements or removal of tonsils could cost thousands of dollars and many of these common hospital procedures in the public hospital system can have lengthy waiting lists, sometimes as long as 6 or even 12 months. But with Private Health Insurance you have more control over who treats you, plus where and when you're treated.

With hospital cover you can:

- Avoid being on a public hospital waiting list.
- Choose your own doctor and hospital.
- Avoid the Medicare Levy Surcharge depending on your income.
- Avoid paying a Lifetime Health Cover loading depending on your age. Refer to page 24 for further information.

If you have regular trips to the dentist or physiotherapist, or you need glasses, you may want to consider Extras cover. With Extras you'll be able to claim benefits on everyday health services that aren't generally covered by Medicare. Extras also provide cover for services that can help you maintain your health and wellbeing like naturopathy and remedial massage.

With Extras cover you can:

- Reduce your day-to-day out-of-pocket expenses for general treatment services.
- Claim benefits towards the cost of services not covered by Medicare.
- Claim benefits on the spot using your membership card.
- Get 100% back on selected preventative dental services when you visit Australian Unity no gap dental centres.

Choosing the cover that's right for you



Choosing the right health insurance cover can give you reassurance knowing that you're covered for unexpected hospital visits and services you care about such as dental, physiotherapy and chiropractic. How you live your life determines what you want from your health cover. We make it easy for you to find the right cover to suit your situation.

Hospital – the level of Hospital cover you choose determines the types of procedures and services that you're covered for (like knee reconstructions, childbirth or heart surgery). The higher the level of cover the more procedures you'll be covered for. See page 8 for more information.

Extras – Extras cover is for services you can use everyday like going to the dentist, a visit to the physiotherapy or chiropractor, or a new pair of prescription glasses. The higher your cover, the more services you're covered for and the more you get back. See page 12 for more information.

Combination – if you want cover for both Hospital and Extras, we have a number of covers conveniently combined for you. See page 16 for more information.

If you want to reduce your monthly premium but don't want to reduce your level of cover, consider switching to an excess or higher excess option.

You can mix and match any of our Hospital and Extras covers or choose one of our Combination covers.

Here are some things to consider when choosing your health cover

Are you....	Then look at...
Planning to start a family soon? You'll want top obstetrics cover and the option to have the added care and support that our baby+me® program provides	LifeChoice Plus®, LifeChoice® Or mix and match Comprehensive Hospital cover with one of our Extras covers
A family that wants its daily health needs covered? If you have a family and need services such as dental or physiotherapy you'll want a good combination Hospital and Extras	LifeChoice Plus®, LifeChoice® Or mix and match Hospital Essentials with our Comprehensive Extras
Nearing or already retired? If you want peace of mind knowing you're covered, take a look at our top level Hospital cover	LifeChoice Plus®, LifeChoice® Or mix and match Non-Obstetrics Hospital with one of our Extras covers
Wanting to be prepared for the unexpected? After all, accidents do happen. If you're a young single or couple but want to know that you're covered just in case	Smart Combination or Smart Start Or mix and match Basic Hospital with Basic Extras or one of our more comprehensive Extras covers
Wanting to take advantage of natural therapies? You'll want cover for a unique range of everyday services	LifeChoice Plus® Or mix and match one of our Hospital covers with Harmony Natural Therapies Extras or Super Extras
Looking for benefits to support your healthy lifestyle? Our covers include great preventative health benefits designed to help you become a healthier, happier you	All of our covers (except Care'n Repair)
Subject to the Medicare Levy Surcharge on your taxable income? To avoid the Medicare Levy Surcharge, any of our Hospital or Combination covers will do the job	Smart Start or Care'n Repair Basic Hospital

Hospital cover – give yourself more choice



We cover your children longer

Your children are covered on your family membership until they're 23, or up until they're 25 if they're single and studying full-time.

Hospital cover allows you to choose how you are treated in hospital. Our products provide a range of benefits for private patient treatments in our agreement private hospitals or public hospitals, as well as financial incentives in relation to the Medicare Levy Surcharge and Lifetime Health Cover loading. In addition, many of our covers offer excess options to lower your premium.

The level of Hospital cover you choose determines the types of procedures and services you're covered for (like removal of tonsils, childbirth, and heart surgery). The higher the level of cover the more procedures you will be covered for.

Want the reassurance of top level Hospital cover?

Comprehensive Hospital – The best possible care if ever and whenever you need it. This cover includes extensive pregnancy and birth related services, your choice of hospital and doctor and 100% of the cost of hospital accommodation in our agreement private hospitals.

Want top level Hospital cover without paying for the things you don't need?

Non-Obstetrics Hospital – If having babies is not on your radar, then this comprehensive private Hospital cover is ideal. You get cover for most major and minor operations without paying for the unnecessary inclusion of pregnancy and birth related services.

Looking for more than just the basics?

Hospital Essentials – Offers you comfort in knowing that you're covered for more than just the basics. It's good cover for a moderate price and gives you the choice of doctor in a private room (where available) in one of our agreement private hospitals. Includes 'just in case' pregnancy and birth related services.

Looking for basic cover?

Basic Hospital – If you're looking for simple, low cost cover, Basic Hospital offers cover as a private patient in a public hospital with your choice of doctor. It could also help you avoid the Medicare Levy Surcharge.

When going to hospital it's important to understand what you're covered for and the types of costs involved. You should always check with Australian Unity before you go to hospital to ensure you fully understand what you're covered for.

Hospital cover benefits at a glance

Hospital cover benefits	Basic	Hospital Essentials	Non-Obstetrics	Comprehensive
Private room (where available)		✓	✓	✓
Shared room in a private hospital		✓	✓	✓
Shared room in a public hospital	✓	✓	✓	✓
Intensive / coronary care	✓	✓	✓	✓
Theatre fees	✓	✓	✓	✓
All pregnancy and birth related services	✓	✓		✓
Gynaecological treatment in hospital	✓	✓	✓	✓
Assisted reproductive services (IVF / GIFT)	✓			✓
Your own private midwife				✓
Same day surgery	✓	✓	✓	✓
Dialysis for chronic renal failure	✓		✓	✓
Hip or knee replacement	✓	✓	✓	✓
Cataract surgery	✓	✓	✓	✓
Psychiatric	✓	✓	✓	✓
Rehabilitation	✓	✓	✓	✓
Surgical prostheses (Government approved items)	✓	✓	✓	✓
Medical Gap	✓	✓	✓	✓
Home nursing		✓	✓	✓
Emergency ambulance transportation ¹		✓	✓	✓
Wellplan®				
Wellplan® Online	✓	✓	✓	✓
Wellplan Rewards®	✓	✓	✓	✓

What does Ambulance Cover include?

Entitlements to ambulance services can vary between states. When you're not covered by your state ambulance services, we'll cover you when transportation is required due to an emergency (excluding Basic Hospital).

Hospital cover benefits	Basic	Hospital Essentials	Non-Obstetrics	Comprehensive
Preventative health benefits*				
Doctor health checks	✓	✓	✓	✓
Personal health coaching	✓	✓	✓	✓
Quit smoking courses	✓	✓	✓	✓
Weight loss	✓	✓	✓	✓
Step into Life	✓	✓	✓	✓
Cervical cancer vaccination	✓	✓	✓	✓
baby+me® Program				✓
Member Support Program	✓	✓	✓	✓
Diabetes Australia membership	✓	✓	✓	✓
Lift for Life	✓	✓	✓	✓
Coronary Artery Disease Program	✓	✓	✓	✓
The Healthy Heart Program	✓	✓	✓	✓
The Bone Health Program	✓	✓	✓	✓
Diabetes Program	✓	✓	✓	✓

Refer to your product fact sheet for specific benefit exclusions, restrictions, waiting periods and applicable excess.

✓ Covered.

✓ Restricted cover as a private patient in a shared ward of a public hospital. Not suitable for accommodation in a private hospital.

¹ Must be noted as an emergency by the ambulance service.

* Refer to Preventative Health Benefits brochure for terms and conditions.

How do I find hospitals that have an agreement with Australian Unity?

Most private hospitals and day facilities have an agreement with Australian Unity which guarantees that you'll be covered for accommodation and most other services like theatre fees. To find out which hospitals these are, visit our website at australianunity.com.au/Health-insurance and select *health service providers* or simply call us on **13 29 39**.

Extras cover – get value even when you're not sick



Because there's no waiting period on many Extras benefits, you can start claiming immediately.

Get money back on day-to-day health services that you choose

Extras are services that Medicare doesn't pay benefits for, like dental, optical and physiotherapy. We can also offer you benefits for things like chiropractic, acupuncture and homoeopathy. Just match your Extras cover to your Hospital cover to create the perfect combination to suit your life stage.

You can claim immediately on many of our Extras services including most preventative dental, physiotherapy, osteopathy and more.¹

Want generous benefits on all the services you need?

Super Extras – Our top Extras cover provides generous benefits of up to 80% back on an extensive range of services from traditional and alternative therapies to ante-natal classes. Get the most out of your cover and take advantage of substantial yearly limits on orthodontics, major dental and optical cover.

Want extensive natural therapies and good dental?

Harmony Natural Therapies – Enjoy the best of both worlds with benefits for a wide range of conventional and alternative therapies such as homoeopathy, remedial massage and Chinese medicine, along with orthodontics, major dental, physiotherapy and optical cover.

Want great value with major dental and orthodontics?

Comprehensive Extras – A popular choice that suits people who are in good health, especially if you have a growing family. You'll benefit from a wide range of services including generous benefits on physiotherapy, orthodontics, optical and some alternative therapies.

Want 'no frills' cover with some basic optical and dental?

Basic Extras – Basic value for money cover that includes benefits for optical, twice yearly check ups at the dentist, remedial massage and podiatry – all at an affordable price.

¹ Other waiting periods including for pre-existing conditions and major dental apply.

You'll be smiling with Australian Unity's No Gap Dental

Take out Extras cover and our No Gap Dental network will offer you selected preventative services with no out-of-pocket cost, including initial examination, scale and clean and standard x-rays².

² Subject to yearly benefit limits. Does not include Care 'n Repair.

Extras cover benefits at a glance

Extras cover benefits	Basic	Comprehensive	Harmony	Super
General dental / Preventative dental	✓	✓	✓	✓
Major dental / Orthodontics		✓	✓	✓
Chiropractic and Osteopathy	✓	✓	✓	✓
Physiotherapy and Myotherapy	✓	✓	✓	✓
Exercise Physiology		✓	✓	✓
Acupuncture and Naturopathy	✓	✓	✓	✓
Ante-natal classes		✓		✓
Dietetics		✓	✓	✓
Braces and splints		✓	✓	✓
Optical	✓	✓	✓	✓
Psychology		✓	✓	✓
Hypnotherapy			✓	
Speech / Eye / Occupational therapy		✓	✓	✓
Pharmacy		✓	✓	✓
Foot Orthotics		✓	✓	✓
Podiatry	✓	✓	✓	✓
Homoeopathy / Reflexology / Iridology			✓	
Remedial massage	✓		✓	✓
Chinese massage / Swedish massage			✓	
Shiatsu / Kinesiology / Aromatherapy			✓	
Chinese Medicine / Herbalism			✓	
Alexander and Bowen Techniques			✓	
Asthma pumps / Peak flow meters ¹		✓		✓
Wheelchairs and crutches				✓
Blood glucose monitors / Blood pressure monitors ¹		✓		✓
TENS pain control machine ¹				✓
C-PAP airways pressure machine ¹				✓

Extras cover benefits	Basic	Comprehensive	Harmony	Super
Non-surgical prostheses / Hearing aids ¹		✓		✓
Sickness accommodation and travel benefit		✓		
Wellplan®				
Wellplan® Online	✓	✓	✓	✓
Wellplan Rewards®	✓	✓	✓	✓
Preventative health benefits*				
Doctor health checks	✓	✓	✓	✓
Quit smoking courses	✓	✓	✓	✓
Weight loss	✓	✓	✓	✓
Travel Vaccinations	✓	✓	✓	✓
More member benefits				
No Gap Dental Services	✓	✓	✓	✓

Refer to your product fact sheet for waiting periods and yearly limits.

✓ Covered.

¹ Benefit is for purchase only.

* Refer to Preventative Health Benefits brochure for terms and conditions.

Recognised Providers

Benefits are only payable for services provided by private practice health service practitioners recognised by Australian Unity. It is recommended that you ensure your practitioner is recognised by Australian Unity prior to your first consultation.

These can be found by visiting australianunity.com.au and then clicking on *Health Service Providers* or by calling us on **13 29 39**.



Combination cover – convenience and reassurance



Make extra savings by excluding pregnancy and birth related services if you don't need them - you can always include it later if you plan to have a baby!

1 Waiting periods apply.

If you want Hospital and Extras cover, the easiest way to get both is with our Combination covers. Our products bring together a variety of Hospital and Extras benefits to suit every life stage.

Want total peace of mind from your health cover?

Lifechoice Plus® – This top level Combination cover includes premium private Hospital cover with pregnancy and birth related services. It has an extensive range of Extras designed to support you and your family's total wellbeing. Generous benefits on orthodontics and major dental will make you smile and you'll feel great with the wide choice of health management, natural therapies and other unique benefits we offer.

Want top level Hospital with a good range of Extras?

Lifechoice® – This is a great balance of cover and value to support you and your family's ongoing wellness. You'll get top level private Hospital cover combined with a great range of Extras, including major dental, orthodontics, optical, natural therapies and health management benefits.

Want great Hospital and Extras cover at a reasonable price?

Smart Combination – This cover is a smart choice for singles and couples with no immediate plans to have children and who want a good level of private Hospital cover combined with everyday Extras including optical, general dental and remedial massage.

Looking for basic cover with value?

Smart Start® – Provides Hospital cover for accidents and day procedures, at a budget price. It also includes a core range of Extras such as optical, general dental, physiotherapy, chiropractic; along with access to some of our preventative health benefits like travel vaccinations. This is a singles only cover.

Care 'n Repair™ – Our lowest priced cover for overall body maintenance, injury and accident treatment. This cover is designed to give you money back on a range of day-to-day health services – that's the Care part. The Repair part is there to look after you in and out of hospital when the unexpected happens. It includes accident cover for private hospital, plus benefits for general dental, physiotherapy, remedial massage, occupational therapy and a range of natural therapies and more. Great value for couples and singles only.

Combination cover benefits at a glance

Combination cover benefits	Care 'n Repair	Smart Start	Smart Combination	LifeChoice	LifeChoice Plus
Hospital cover					
Overnight accommodation in a private hospital			✓	✓	✓
Day surgery in a private hospital		✓	✓	✓	✓
100% accident [^] cover in a private hospital	✓	✓	✓	✓	✓
Overnight and day surgery in a public hospital	✓	✓	✓	✓	✓
Theatre fees	✓	✓	✓	✓	✓
Emergency Ambulance Transportation ¹	✓	✓	✓	✓	✓
State Ambulance Subscription					✓
All pregnancy and other related services			✓	✓	✓
Assisted reproductive services (IVF/GIFT)				✓	✓
Gynaecological treatment in hospital (except pregnancy)	✓	✓	✓	✓	✓
Intensive / coronary care	✓	✓	✓	✓	✓
Rehabilitation / psychiatric	✓	✓	✓	✓	✓
Medical Gap	✓	✓	✓	✓	✓
Member Support Program [™]	✓	✓	✓	✓	✓
Home nursing	✓		✓	✓	✓
Home births & midwifery					✓
Sickness travel and accommodation benefit				✓	✓
Surgical implanted prostheses (Government approved items)	✓	✓	✓	✓	✓
Wheelchairs, crutches, braces & splints	✓				✓
Extras cover					
No Gap Dental Services		✓	✓	✓	✓
General dental / Preventative dental ²	✓	✓	✓	✓	✓
Major Dental & Orthodontics				✓	✓
Optical		✓	✓	✓	✓
Physiotherapy, Myotherapy & Exercise Physiology	✓	✓	✓	✓	✓
Remedial massage	✓		✓		✓
Chiropractic & Osteopathy		✓	✓	✓	✓
Acupuncture & Naturopathy	✓	✓	✓	✓	✓

Combination cover benefits	Care 'n Repair	Smart Start	Smart Combination	LifeChoice	LifeChoice Plus
Natural & Alternative Therapies inc. Shiatsu, Bowen Therapy and Herbalism ³	✓				✓
Occupational Therapy	✓				✓
Cervical Cancer & Travel vaccination		✓	✓	✓	✓
Pharmacy				✓	✓
Vitamin & health supplements					✓
Podiatry & foot orthotics					✓
Ante-natal classes				✓	✓
Health management programs ⁴ e.g. gym classes or asthma education				✓	✓
First aid courses (St John's Ambulance)			✓	✓	✓
Hearing aids					✓
Artificial aids / non-surgical prostheses					✓
Preventative health benefits* / Programs & Membership					
Doctor health checks, health coaching, weight loss & quit smoking courses		✓	✓	✓	✓
Mammograms & bone density screening				✓	✓
The Bone Health Program			✓	✓	✓
baby+me [®] Program ⁵				✓	✓
Diabetes Australia membership			✓	✓	✓
Diabetes Program			✓	✓	✓
Lift for Life			✓	✓	✓
Coronary artery disease program ⁶			✓	✓	✓
Step into Life			✓	✓	✓
Wellplan					
Wellplan Online / Wellplan Rewards	✓	✓	✓	✓	✓

Refer to your product fact sheet for specific exclusions, restrictions, waiting periods and applicable excess.

- ✓ Covered.
- ✓ Restricted cover as a private patient in a shared ward of a public hospital. Not suitable for accommodation in a private hospital.

¹ Must be noted as an emergency by the ambulance service.
² Refer to Preventative Health Benefits brochure for terms and conditions.

[^]Accident: Any injury inflicted as a result of unintentional, unexpected actions or events which requires treatment by a registered medical practitioner but excluding accidental illness, surgical procedures, pregnancy, injuries or illnesses induced by alcohol or drug dependencies and aggravation of a pre-existing condition.

We'll help you stay healthy and reward you for it

Knowing what's good for us and doing something about it can be pretty tough, but with our preventative health benefits and some great financial incentives we hope to make becoming a healthier, happier you a little easier. Refer to your product fact sheet to find out which preventative health benefits are included with your health cover. To find out more visit australianunity.com.au/wellnessbenefits

Doctor health checks¹

Regular check-ups with your GP are all part of a good health regime. We'll help cover the cost of your consultation of up to \$150 per person per calendar year if your visit to your GP is not covered by Medicare. Be sure to download a doctor health check form for your GP to complete when you visit, or call us on 13 29 39 and we'll post the form to you. Visit: australianunity.com.au/doctorhealthcheck

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. We'll give you \$45 towards a health coaching consultation with a recognised allied health professional such as a dietician or psychologist each calendar year. Download a health coaching form to be completed during your consultation, or call us on 13 29 39 and we'll post the form to you. Visit: australianunity.com.au/healthcoach



Quit smoking¹

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'll support you. We all know that smoking is not good for you and the sooner you stop the better. To help you make a fresh start today, we'll give you up to \$120 per calendar year to complete an approved quit smoking course. Lifetime limit \$240 per person.

Visit: australianunity.com.au/quitsmoking

Weight loss¹

Recent evidence shows a strong correlation between good health and healthy weight. 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. We'll give you \$100 to join an approved weight loss program and another \$100 when you achieve your goal weight. Stay within 5kg of your goal weight for 12 months and we'll reward you with a further \$150. Lifetime limit \$550 per person.

Visit: australianunity.com.au/weightloss

Step into Life

Forget the lycra and the pounding music of a gym, Step into Life is a great way to get fit in a relaxed environment. We'll pay you \$30 for every 10 sessions you attend, up to a maximum of \$150 per calendar year. Lifetime limit \$300 per person. Download an approval form for your health professional to complete before you start, or call us on 13 29 39 and we'll post the form to you.

Visit: australianunity.com.au/stepintolife



Cervical cancer vaccinations

The cervical cancer vaccine has been shown to have real benefits for women up to 45 years of age. If you're at risk then we'll help cover the cost of getting you vaccinated. At your next check-up, why not discuss your risk with your GP to see if it's right for you and if so, we'll give you \$200 on completion of the course of 3 vaccines. Lifetime limit \$200 per person.

Visit: australianunity.com.au/cervicalcancer

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. We'll help

you travel safely with a percentage benefit from 80% to 100% up to \$150 per person or \$300 per family per calendar year for travel vaccinations supplied and administered in Australia. Basic Extras benefit is \$100 per person or \$200 per family. Valid receipts must be supplied when making a claim. Percentage benefit subject to level of cover.

Visit: australianunity.com.au/travelvaccine

Bone density screening²

Keeping bones strong and healthy is vital, but the free federal screening program only kicks in at 70 and evidence demonstrates that this is may be too late to pick up early onset osteoporosis, especially in women. At your next check-up why not discuss your risk of osteoporosis with your GP to see if it's right for you and if so, we'll give you a 70% benefit up to \$70 on the cost of a DEXA screen. Benefit available on LifeChoice Plus & LifeChoice only.

Visit: australianunity.com.au/bonedensity

Screening mammograms²

If you are unsure about your risk of breast cancer or when you should begin screening mammograms, why not discuss your risk with your GP? If you're at risk and it's right for you we'll help cover the cost of a screening mammogram not covered by the free federally funded BreastScreen program, giving you a 70% benefit up to \$100. Benefit available on LifeChoice Plus & LifeChoice only.

Visit: australianunity.com.au/mammogram

¹ Payable through Hospital or Extras benefits, not both.
² A 12 month waiting period applies.

We'll help you stay healthy and reward you for it



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. Take a health risk assessment to identify and manage early warning signs, receive emails based on your health goals, check out the medical encyclopaedia, use interactive work books and more. Subscribe online. Visit: australianunity.com.au/wellplanonline

baby+me®¹

baby+me provides care and practical support when mums need it most, with complimentary support and information services during pregnancy and up until the baby's first birthday. It includes phone and email contact with a midwife to provide guidance and assistance, an informative website and comprehensive books relating to pregnancy and parenting. Visit: australianunity.com.au/baby+me or call **13 29 39**

Member Support Program

Hospital is where you go when you're sick, need surgery or are having a baby and most people want to get home as soon as they can. Leave hospital early with your doctor's consent and our Member Support Program will coordinate the services you need to recover at home, including nursing, home help, meals and childcare services to get you back in familiar surroundings and on the road to independence sooner.

Visit: australianunity.com.au/membersupport or call **1300 653 316**

Diabetes Australia membership²

If you're living with diabetes get all the information and support you need from the experts with an annual Diabetes Australia membership and we'll support you with 80% of the cost of an annual Diabetes Australia membership. As part of your membership you'll receive information, updates on the latest research, disease management guidelines, discounts on diabetic equipment and more.

Visit: australianunity.com.au/diabetes or call **1300 136 588**

The Diabetes Program²

Our Diabetes Awareness & Self Management program is telephone based and available to members living with Type 2 diabetes. The program, run by experienced health professionals, will help you to increase your confidence and knowledge to best manage your disease. If you have type 2 diabetes and are interested in the program, call 1300 224 334. Visit: australianunity.com.au/diabetesprogram

Lift for Life²

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. We'll pay up to \$50 for each of the three stages of the program you complete to a maximum of \$150 per calendar year. Australian Unity is proud to be the first health fund to support this innovative program. Lifetime limit of \$300 per person applies.

Visit: australianunity.com.au/liftforlife



Coronary Artery Disease Program³

The coronary artery disease program is a telephone-based support and coaching program for members who have been admitted to hospital with a cardiac event. Our experienced health professionals will provide advice on diet, exercise and recovery management. If you have a coronary artery disease and are interested in the program, call 1300 224 334.

Visit: australianunity.com.au/coronary

The Bone Health Program²

Don't let osteoporosis slow you down. 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. Services provided by experienced health professionals for members living with, or at risk of, osteoporosis include how to manage your care and prevent fractures. If you have osteoporosis or are concerned you may be at risk, call 1300 224 334.

Visit: australianunity.com.au/bonehealth

Do the right thing for your health and Wellplan Rewards® will reward you with generous discounts on a wide range of health and lifestyle products and services. The longer you're with Australian Unity, the more rewards you'll get. Visit australianunity.com.au/wellplanrewards

¹ A 12 month membership waiting period applies and you must enrol prior to the birth of your child.

² A 12 month waiting period applies.

³ A 12 month waiting period applies and you must have had a cardiovascular event in the past nine months.

Great benefits and savings for your health cover

Pay by direct debit and get a discount

Pay your contributions by direct debit, and we'll take 4% off your standard contribution rate¹. Just complete the Direct Debit section on your application form, or call us on **13 29 39** and we'll arrange it over the phone.

Reduce your premium with the Federal Government 30% Rebate

Regardless of your income, level of cover or type of membership, the Federal Government 30% Rebate on Private Health Insurance helps make private health cover more affordable. You'll also have a choice of how you receive your rebate – as a reduced contribution, as a rebate on your tax return or as a reimbursement from Medicare. Just complete the Federal Government 30% Rebate section on your application form. Excludes Overseas Visitors Cover.

Avoid Lifetime health cover loading costs

If you don't have private hospital cover by 1 July following your 31st birthday, for every year you delay taking out private hospital cover you will pay an additional 2% loading on your health insurance payments. The maximum loading a person will be required to pay is 70%, payable by people who first take out hospital cover for the very first time at age 65 or older.

Reduce costs with an excess

Why pay more than you have to? Reduce your contribution by paying an excess on selected Hospital covers. You may have a nil, \$250 or \$500 excess, depending on the cover you choose. See page 31 for information on how excess is applied.

Private Health Cover Tax Savings

If you are on an income which is higher than the Medicare Levy Surcharge (MLS) threshold and do not have an appropriate level of private hospital cover for yourself and all of your dependants (including partner) during any period of the income year, you may have to pay the MLS for the period you were without cover. For more information about the MLS visit privatehealth.gov.au/information/surcharges/medicarelevy.htm

Refer a friend and receive \$100

Simply recommend Australian Unity health cover to friends, family or a partner and when they join a Hospital or Combination cover, we'll reward you with a \$100 Gift Card to spend however you choose.² There's no limit to the number of rewards you can receive. For further details visit australianunity.com.au/mgm



Claiming

To help you get the best value from your membership, we make the process of claiming as quick and easy as possible.

You can claim by mail, fax, email, phone and web.

Most mail claims are processed within 24 hours, which means the money is back in your nominated bank account sooner. You'll then receive a text message to tell you that your money has been credited.

On the spot claiming

If your health provider offers on-the-spot electronic claiming (HICAPS), just swipe your Australian Unity membership card and your claim will be processed on the spot. All you do then is pay the balance.

Claim instantly and at a time that suits you

*We provide instant online and phone claim processing for dental and other Extras for up to \$300. Avoid waiting to get your money back and jump online at australianunity.com.au/online services or call us on **13 29 39**.*

Enjoy great discounts on other insurance

As an Australian Unity health member you can enjoy up to 30% off your home and contents insurance and up to 10% off travel and motor insurance³. Make sure you're getting the best value you can, call **13 29 39** to find out more.

¹ This offer cannot be used in conjunction with any other discount arrangement.

² Excludes Overseas Visitors Cover or where only Extras cover is taken out. Offer is not available to members on specially negotiated corporate plans. Conditions apply.

³ Calliden Insurance Limited issues home and contents products. CGU Insurance Ltd issues car and travel insurance products. A Product Disclosure Statement can be obtained by calling 13 29 39 and should be considered when deciding whether to acquire, or to continue to hold, that product.

What to do next

Joining is easy

Once you've decided on the right level of cover for you, you can join Australian Unity by phone, online or mail.

Switching from another health fund? We can do the paperwork for you

If you are switching from another health fund to Australian Unity, we'll recognise the waiting periods you've already served on a similar level of cover. You must switch within 30 days of ceasing with your previous fund.

Just complete the Transfer Request section on the application form and we'll do the rest for you.



Insert Bangtail Form Here
DO NOT OUTPUT THIS PAGE



Call us on 13 29 39

Our knowledgeable staff are available to help you with any questions you may have.



Visit australianunity.com.au/buyonline

You can find out about everything in this brochure and more on our website. And if you like, you can complete your application online.



Mail the application form

Simply complete the application form and return in the envelope provided. You don't even need a stamp.

Insert Bangtail Form Here
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Direct Debit Request Service Agreement

Our commitment to you

This document sets out your rights, our commitment to you and your responsibilities to us, together with where you should go for assistance in respect of your direct debit arrangement with Australian Unity.

Initial terms of the arrangement

In terms of the Direct Debit Request (DDR) arrangement made between us and signed by you, we undertake to periodically debit your nominated account in accordance with your signed authority to direct debit.

Drawing arrangements

- If any drawing falls due on a non-business day, it will be debited to your account on the next business day following the scheduled drawing date.
- We will give you at least 14 days notice when we intend to make changes to the initial terms of the arrangement.

Your rights

Changes to the arrangement

If you want to make changes to the drawing arrangement, please notify us in writing at least four business days prior to your next scheduled drawing date. These changes may include:

- deferring the drawing; or
- altering the schedule; or
- stopping an individual debit; or
- suspending the DDR; or
- cancelling the DDR completely.

Enquiries

If you have any enquiries they should be directed to Australian Unity, rather than to your financial institution.

All information relating to the DDR held by us will remain confidential except for information that may be provided to our financial institution to initiate the drawing to your nominated account or information disclosed to a third party as required by law. Information may also be provided to Australian Unity Limited or any of its wholly-owned subsidiaries to enable this DDR to be effected.

Disputes

- If you believe that a drawing has been initiated incorrectly, you should raise the matter directly with Australian Unity.
- If you do not receive a satisfactory response from us to your dispute, contact your financial institution who will respond to you with an answer to your claims in accordance with their dispute resolution procedures.

Note: Your financial institution will ask you to contact us to resolve your disputed drawing prior to involving them.

Your commitment to us

It is your responsibility to ensure that:

- your nominated account can accept direct debits (your financial institution can confirm this); and
- on the drawing date there are sufficient cleared funds in the nominated account; and
- you advise us if the nominated account is transferred or closed; and
- you give us your updated expiry date when you are issued a new credit card if applicable.

If your drawing is returned or dishonoured by your financial institution, we will notify you in writing. Any transaction fees payable by us in respect of the above may be passed on to you. Consecutive returns or dishonours may result in the direct debit facility being withdrawn.

Things you should know



What are waiting periods?

A waiting period is simply the time you must wait before you can claim a benefit. Please note that different waiting periods apply for different services. Have a good look at the table to the right, so you know where you stand.

What are restricted benefits?

If you select a Hospital or Combination cover that has restrictions, this means the selected hospital treatment or service will only be covered at a reduced level of benefit for a specified time at the beginning of the membership or for the duration of the cover. This benefit, known as the basic (default) benefit, will be paid by Australian Unity at an amount equal to the cost of a shared room in a public hospital with no intensive or coronary care, labour ward or theatre fee benefits. If you are treated in a private hospital, you will be required to pay the difference, which may be a significant out-of-pocket cost.

Waiting periods	
Psychiatric	2 months
Rehabilitation	2 months
Palliative Care	2 months
Health management programs	6 months
Extraction of wisdom teeth	6 months
Optical	6 months
St John Ambulance First Aid Course	6 months
Pregnancy and birth related services for Basic Hospital cover only	9 months
Pregnancy and birth related services	12 months
All pre-existing conditions except psychiatric, rehabilitation and palliative care	12 months
Major Dental (including dentures, crowns, bridgework, implants)	12 months
Orthodontics	12 months
Orthotics	12 months
Hearing aids	12 months
Blood glucose monitors / Blood pressure monitors	12 months
Asthma pumps / Peak flow meters	12 months
TENS pain control machine	12 months
C-PAP airways pressure machine	12 months
Non-surgical prostheses	12 months
baby+me® program	12 months
Coronary artery disease program	12 months
Restricted benefits	
For psychiatric and rehabilitation on Smart Start cover and for rehabilitation only on Hospital Essentials cover	3-12 months
For gastric banding procedures (except for LifeChoice Plus, LifeChoice, Comprehensive Hospital and Basic Hospital cover)	24 months

Refer to product fact sheets for benefit exclusions, restrictions, applicable excess and yearly limits.



Definitions

Pre-existing Conditions – A pre-existing condition 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.

Basic (default) benefit – The basic (default) benefit is an amount set by the Federal Government as the minimum benefit Australian Unity is required to pay for accommodation in hospital. The benefit covers members as a private patient in a shared ward of a public hospital; therefore members will have substantial out-of-pocket costs for any admissions in a private hospital.

Exclusions – If you select a Hospital or Combination cover that has exclusions, you will not be covered for those conditions that are specified and benefits will not be payable by Australian Unity towards any treatment or service fees, such as doctor's or hospital bills.

Excess – An excess is the amount you agree to pay towards accommodation costs if you are admitted to hospital. The more excess you agree to pay, the lower your health membership premium will be.

Refer to your product fact sheet for waiting periods, restrictions, exclusions and applicable excess that apply to your cover, or contact Australian Unity on **13 29 39**.

Things you should know

Yearly limits

With our Extras products, we put a yearly limit on how much we'll pay and/or the number of times you can claim for Extras, over a certain period of time. Most limits are for the calendar year. The best thing about your benefit limits is that at the beginning of each year, they're renewed, allowing you to claim benefits again. A higher level of cover gives you higher limits to claim from.

HICAPS - On the spot claims

HICAPS stands for the 'Health Industry Claims and Payment Service'. It's an electronic system that lets you use your Australian Unity Membership Card to claim for a health service instead of using your own money and then submitting a claim.

IBA HealthPoint is a similar type of system that also lodges claims directly with Australian Unity so that we can pay your benefit to the provider for you immediately.

HICAPS and IBA HealthPoint let you enjoy the convenience of easy, on the spot claiming when you visit a participating dentist, chiropractor, optometrist, physiotherapist, osteopath, podiatrist, occupational therapist or psychologist. You simply swipe your membership card for instant claims processing, and then only pay the difference between the practitioner's fee and your Australian Unity benefits.

Medical Gap Cover

A medical gap is the difference between a doctor or specialist fee for services provided in hospital and the combined Medicare benefit and health insurance benefit. Australian Unity's Gap Cover* can reduce or remove your out-of-pocket expense created by the Medical Gap.

If your doctor or specialist charge more than the Medicare Schedule Fee, you will need to make a gap payment of the portion that Medicare and Australian Unity won't cover. But, if you choose a doctor who participates in the Australian Unity Gap Cover Scheme we can help pay some or all of the gap if your doctor charges more than the Medicare Schedule Fee.

Gap Cover is available to all doctors who treat patients in hospitals or day surgeries, but they don't have to participate. If a doctor participates but chooses to charge out-of-pocket expenses, they must inform you of the extra amount in writing, before treating you. Ask your doctor if they'll be participating in the Australian Unity Gap Cover scheme.

*Gap Cover is not available under Basic Hospital cover and Overseas Visitors Cover and does not apply to illnesses or conditions that are specifically excluded from some health covers.

How do I provide feedback or make a complaint?

If you have feedback with any aspect of our health cover services or products, or feel that our service has failed to meet your expectations, we would like to hear from you. We are committed to resolving complaints in a fair and efficient manner and view your feedback as a vital opportunity to improve our services, products and policies.

Simply contact us with all relevant information and our Customer Service Team will assist you. We also have escalation procedures in place to address your complaint.

Phone 13 29 39

Email healthcover@australianunity.com.au

Mail Australian Unity
114 Albert Road, South Melbourne VIC 3205

If you believe that Australian Unity has not made reasonable attempts to address your complaint or you are not satisfied with our resolution, you have the option of contacting the Private Health Insurance Ombudsman.

This organisation is an independent office, appointed by the Australian Government, whose services are free to all health fund members. The Private Health Insurance Ombudsman handles complaints and will assist you in resolving a dispute. For more information on this service visit www.phio.org.au

If you wish to contact this service you may do so via any of the following channels:

Phone 1800 640 695

Email info@phio.org.au

Mail Private Health Insurance Ombudsman
Level 7, 362 Kent Street, Sydney NSW 2000

Fax 02 8235 8778

How does Australian Unity protect my privacy?

The personal information, including health information, that Australian Unity obtains from you is collected for the purposes of processing your application and offering and administering your health insurance as well as fulfilling Australian Unity's obligations in developing and informing you of new products, services and special discount offers. This is subject to your right to opt out of receiving direct marketing material at any time, simply by calling us on **13 29 39** or emailing healthcover@australianunity.com.au. You can view the full details of Australian Unity's privacy policy at australianunity.com.au/privacy

Terms and Conditions

The following information is provided as a guide to your cover, however before undergoing any treatment it is important that you call Australian Unity on **13 29 39** for complete and up-to-date information regarding your benefit entitlements, as the information in this brochure is subject to change.

1. Single / Couple / Family Membership. A single membership covers one person (the member) only. A couple membership, covers the member and one other person who is not a dependant child of the member. A family membership covers the member and their spouse / defacto / partner and dependant children as well as sole parents with one or more eligible dependant children.

2. Basic Hospital Cover. Basic Hospital cover (B1) provides benefits to cover the cost of a shared ward in a public hospital only. This table is not suitable for the costs of private hospitalisation. Gap Cover benefits for medical charges above the Government Medicare Schedule are not available under this cover. Please contact us for further information.

3. 'Accident' means any injury inflicted as a result of unintentional, unexpected actions or events which require treatment by a registered medical practitioner but excluding accidental illness, surgical procedures, pregnancy, injuries or illnesses induced by alcohol, drug dependence and aggravation of a pre-existing condition.

4. Dependants. A family membership covers the member, spouse / defacto and their dependant children up to the age of 23 years. Children continue to be included under the family membership while they remain unmarried and continue to attend an Australian Unity approved full-time course of study up to the age of 25 years. If they join their own membership within three months of ceasing to be included under the family cover, they receive continuity of benefits.

5. Members transferring from other funds. Years of membership and benefits paid with another fund will be taken into account in calculating Australian Unity waiting periods and benefits payable if the member joins an Australian Unity health insurance table within 30 days of ceasing membership with their previous Registered Health Fund. Please request a Transfer Certificate from the previous fund after joining Australian Unity, or complete and return the Transfer Request section of an Australian Unity application form.

6. Waiting Periods. Generally, you may claim on services received on and from the commencement of your membership, except where waiting periods apply as outlined on page 30. Similarly, when upgrading your cover you may claim benefits at the higher rate for services provided on and from the date of the

upgrade. However, where a waiting period applies to a service the benefit paid is equivalent to that would have been paid under your previous cover for that service (provided you have served applicable waiting periods under the previous cover) until the waiting period on the higher cover has been served. For pre-existing conditions, except psychiatric, rehabilitation and palliative care, benefits will not be payable for the first 12 months of membership for any illness, ailment or condition, the signs or symptoms of which were known, or which a medical or paramedical practitioner appointed by the company considers, after examining information furnished by the member's practitioner, and other material relevant to a claim for benefits, were in existence in the member or his/her dependant at any time during the six months ending on the day on which the person became insured. This is irrespective of whether the member or dependant was aware of the pre-existing illness, ailment or condition, and includes all proposed elective or cosmetic procedures. Australian Unity may request further medical evidence in determining eligibility for benefits. For pre-existing conditions for psychiatric, rehabilitation and palliative care, benefits will not be payable for the first 2 months of membership.

Restricted Services. The Basic Hospital cover rate applies to Smart Start cover for psychiatric and rehabilitation and to Hospital Essentials for only rehabilitation treatments in the first year from months 3 to 12. The Basic Hospital cover rate applies to Non-Obstetrics, Hospital Essentials, Smart Combination and Smart Start covers for gastric banding within the first 24 months of membership.

Dental Maximums. Combination tables / Extras tables. Please note that the dental benefit maximums under these tables are different and can affect your dental entitlement when transferring from one table to another. Additional waiting periods can apply when transferring between extras and combination covers for major dental benefits e.g. crowns, bridges, etc. and for overall dental maximums.

7. Compensation from other sources. Australian Unity benefits are not payable where a member has a right to claim damages, compensation or benefits from any other source or where such a right to claim later arises. The member is required to reimburse Australian Unity for any benefits paid where damages, compensation or benefits is later received from another source. Please contact the claims department for advice concerning compensation claims.

8. Extent of Benefits. Benefits are only payable for services rendered within Australia and are limited to the insured rate or actual amount charged, whichever is less. Conditions and benefits apply as at the date of service. Benefits for Extras consultations will only be payable on the basis of one consultation per patient,

per practitioner, per day. Payment of benefits for hospitalisation in excess of 35 days will require medical evidence certifying the need for on-going acute care in hospital to be provided to Australian Unity. Surgical procedures listed on the Government Exclusion List may require medical certification before benefits are payable. Hospitalisation in an Australian Unity agreement hospital is available at the insured rate for 365 days per year subject to medical certification as to the need for ongoing acute care or in the case of drug and alcohol or rehabilitation hospital programs, medical certification that progressive gains are being made by the patient as a result of that program. Benefits for Obstetrics and pregnancy related conditions / treatments will not be payable under Non-Obstetrics cover (KX/JX), Smart Start (LB) and Care 'n Repair (BA). Benefits for Obstetrics and pregnancy related conditions under Smart Combination cover (SK/SJ) will be paid at the Basic rate only. Benefits for Obstetrics and pregnancy related conditions under Hospital Essentials (JE) will attract a per night co-payment of \$75 up to a maximum \$450 per admission. Benefits for gynaecological treatments / conditions will be covered at the insured rate. Benefits for purely cosmetic procedures and reversal of sterilisation procedures are payable at a reduced level by Australian Unity and may not attract any rebate from Medicare. Members are advised to discuss the fees with their surgeon and hospital prior to any treatment.

9. Cooling Off Period. We will allow any health member who has not yet made a claim to cancel their policy and receive a full refund of any premiums paid within a period of 30 days from the commencement of their policy.

10. Membership Arrears. All contributions are payable in advance. Failure to pay contributions within two months of the expiration of the member's last contribution period will result in cessation of both the membership and entitlement to benefits.

11. Refund Policy. A member wishing to cancel their membership and seek a refund of contributions paid in advance may do so in writing. Any refund will be calculated from the actual date the refund application is received by Australian Unity, and may attract an administration charge not exceeding \$50.00 per membership.

12. Claims. Benefits are not payable for periods during which a membership has membership payments in arrears or is suspended, nor are they payable on claims submitted more than two years after the date of service.

13. Liability. Australian Unity will not be liable should an application or claim form contain false or inaccurate information or where the member is unfinancial.

14. Yearly Maximums. All yearly maximums, excesses and limits are calculated from 1st January each calendar year.

15. Excess. For singles, the excess is applied once per calendar year if hospitalised. For couples and families, the excess is applied at the single rate up to a maximum of twice per calendar year.

16. Year of Entitlement. A member's year of entitlement is calculated on the number of calendar years of membership with Australian Unity less any applicable 12 month waiting periods, e.g. major dental.

17. Recognised Providers. Benefits are only payable for ancillary, dental and nursing services provided by practitioners recognised by Australian Unity and in private practice. Recognition is subject to change without notice. Recognition by Australian Unity is for benefit payment purposes only and should not be taken or construed in any way as sponsorship, approval of, or any recommendation as to the qualifications and skills of, or services provided by, a practitioner or therapist. Members should check that their practitioner is recognised by Australian Unity before commencing treatment.

18. Rate Change. Australian Unity's rate guarantee policy ensures that contributions paid in advance are protected against the rate change until the earlier of; the next due date of contribution payment or for period of 12 months from the date of effect of the new rate (the member will also be eligible for any increase in benefits).

19. Suspension. To assist members, provision exists for members to apply for suspension of membership for up to two years if they are travelling overseas. Please refer to Overseas Travel Suspension Guide for additional details and provisions.

20. Becoming a member of Australian Unity Limited. Australian Unity health benefit fund members may be eligible to become a member of Australian Unity Limited ABN 23 087 648 888 after completing two years of continuous membership. Australian Unity health benefit fund members joining through a corporate group membership are generally ineligible to become members of Australian Unity Limited.

21. Summary of Rules. This brochure contains only a summary of the fund rules. The complete rules of the health benefits fund set out in full the terms and conditions of membership and liability under the fund. These rules are available for inspection at Australian Unity, 114 Albert Road, South Melbourne 3205.

22. Further Information. If there are any complaints that have not been resolved with Australian Unity, the matter can be referred to the Private Health Insurance Ombudsman who may be contacted on 1800 640 695.

Note: Australian Unity gives no endorsement of any products supplied to members by suppliers listed under 'Wellplan Rewards'.

Australian Unity, Wellplan, Wellplan Rewards, LifeChoice, LifeChoice Plus, Smart Start, Care'n Repair and baby+me are all registered trademarks of Australian Unity Limited.