

FACT SHEET: Basic Hospital (B1)

Basic Hospital provides benefits to cover the cost of shared ward accommodation in a public hospital for members who want a choice of doctor. However, an amount equivalent to the cost of shared ward accommodation in a public hospital will be made available towards the cost of private room accommodation in a public hospital or for a stay in a private hospital, but substantial out-of-pocket expenses will be incurred.

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	Public Hospital	Agreement and Non-Agreement Private Hospital
Accommodation Advanced Surgical Surgical Medical Pregnancy and birth related services (Obstetrics) Psychiatric Rehabilitation Gastric Banding Intensive/Coronary Care	100% covered for shared room accommodation in public hospitals only.	Basic (default) benefits* apply for private or shared room accommodation in a private hospital. Contact Australian Unity for applicable benefit entitlement.
Theatre Fees	100% covered in public hospitals.	Not covered.
Labour Ward	100% covered in public hospitals.	Not covered.
Day Surgery & Procedures (inc. investigations like a colonoscopy)	100% covered in public hospitals.	Depending upon the procedure, Australian Unity pays from \$212 up to a maximum of \$339.
Medical Gap Cover	After you claim from Medicare, Australian Unity will refund up to 25% of the government schedule fee. This is for eligible inpatient medical services such as an anaesthetist and surgeon's charges. Please note that some doctors charge above the schedule fee and this additional charge is not claimable under this Basic Hospital Cover.	
Surgical Prostheses	100% of the minimum cost for government approved surgically implanted items such as a replacement knee or hip.	
Hospital Treatment not eligible under Medicare e.g. Cosmetic Procedures and Podiatric Surgery	Basic (default) benefits* apply for shared room accommodation. 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 duration of the cover. You are covered as a private patient in a shared room of a public hospital.

- Private Hospital Admissions

Excluded Hospital and Medical Benefits

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

- Theatre Fees in a private hospital
- Labour Ward in a private hospital
- Emergency Ambulance Transportation

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 a shared ward of 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.

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.

FACT SHEET: Basic Hospital (B1) – *continued*

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.

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.

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.

*Where an Extras cover is taken with Hospital cover, benefits are payable under the Hospital cover only.



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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