

Private Health Information Statement - General treatment policy

Active Extras (ACE)		
Australian Unity Health Limited http://www.australianunity.com.au healthcover@australianunity.com.au 13 29 39	Monthly Premium \$197.95 # (before any rebate or insurer discount)	Covers two adults & dependants (3 or more people, only 2 of whom are adults) Available in South Australia Closed to new members

You may be entitled to an Australian Government rebate on the above premium. Your premium may also include an insurer discount. Check with your insurer for details.

This policy covers children and other dependants up to and including the age of 22, students up to and including the age of 30, as well as persons with a disability who qualify as a child or other dependant or student in these age ranges.

General Treatment Cover

Using a preferred provider means you may have lower out of pocket costs and can access more No Gap treatments on dental, plus discounts on some optical purchases. A preferred providers list is available from Australian Unity.

This policy  includes General treatment (Extras) cover for

<i>Note, for items marked with an asterisk *: 1)No waiting period for preventative dental and selected diagnostic services. Treatments claimed as No Gap Dental benefits (where available) do not count to the yearly limit. 2)Full denture replacement limited to once every three years. 3)Gum disease treatment included under Endodontics (12 month waiting period). 4)\$40 for chiropractic x-ray, limit one per person per calendar year. 5) Benefit for each Hearing-Aid is payable every 3-calendar years (does not apply to repairs) 2-month waiting period for repairs 6)Benefits for Blood Glucose Monitors payable once every 2 calendar years. 7) Orthotic benefits are for supply only. 8)Travel vaccinations only.</i>			
Treatment	Waiting period (months)	Benefit limits (per 12 months unless otherwise stated)	Examples of maximum benefits
General dental*	2	\$700 per person	Periodic oral examination - \$41.00 Scale & clean - \$83.00 Fluoride treatment - \$25.00
Major dental*	12	\$700 per person (combined limit for major dental, endodontic & other services)	Surgical tooth extraction - \$213.00 Full crown veneered - \$643.00
Endodontic*	12		Filling of one root canal - \$199.00
Orthodontic	12	Per person limits increase with continuous time of person on the product, Year 1-3:\$400, 4:\$500, 5:\$600, 6:\$700; Lifetime Limit:\$2,400	Braces for upper & lower teeth, including removal plus fitting of retainer - 100% of charge
Optical	6	\$250 per person	Single vision lenses & frames - 100% of charge Multi-focal lenses & frames - 100% of charge
Non PBS pharmaceuticals	2	\$400 per person	Per eligible prescription - \$50.00
Physiotherapy	2	\$400 per person (combined limit for physiotherapy & exercise physiology)	Initial visit - \$60.00 Subsequent visit - \$60.00
Chiropractic*	2	\$250 per person (combined limit for chiropractic & osteopathy)	Initial visit - \$40.00 Subsequent visit - \$40.00
Podiatry	2	\$300 per person (combined limit for podiatry, orthotics (podiatric orthoses) & other services)	Initial visit - \$40.00 Subsequent visit - \$40.00
Psychology	2	\$300 per person	Initial visit - \$80.00 Subsequent visit - \$80.00
Acupuncture	2	\$250 per person (combined limit for acupuncture, remedial massage & other services)	Initial visit - \$40.00 Subsequent visit - \$40.00
Remedial massage	2		Initial visit - \$40.00 Subsequent visit - \$40.00

Hearing aids*	12	\$1,200 per person	Hearing aid - 70% of charge
Blood glucose monitors*	12	\$400 per person (combined limit for blood glucose monitors & other services)	Per monitor - 70% of charge
Audiology	2	\$300 per person (combined limit for audiology, eye therapy (orthoptics), occupational therapy & speech therapy)	Initial visit - \$70.00 Subsequent visit - \$70.00
Dietetics/dietary advice	2	\$400 per person	Initial visit - \$40.00 Subsequent visit - \$40.00
Exercise physiology	2	Combined limit - see Physiotherapy	Initial visit - \$60.00 Subsequent visit - \$60.00
Eye therapy (orthoptics)	2	Combined limit - see Audiology	Initial visit - \$70.00 Subsequent visit - \$70.00
Occupational therapy	2	Combined limit - see Audiology	Initial visit - \$70.00 Subsequent visit - \$70.00
Orthotics (podiatric orthoses)*	12	Combined limit - see Podiatry	Orthotics supply & fit - 70% of charge
Osteopathy	2	Combined limit - see Chiropractic	Initial visit - \$40.00 Subsequent visit - \$40.00
Speech therapy	2	Combined limit - see Audiology	Initial visit - \$70.00 Subsequent visit - \$70.00
Vaccinations*	0	\$200 per person	Per service - \$50.00
Annual benefit limits apply per calendar year. Myotherapy - \$40 per consultation, maximum \$250 per person (combined limit - see Acupuncture), 2 month waiting period. Braces, Splints and Garments - up to 70% of the cost, maximum \$300 per person (combined limit - see Podiatry), 12 month waiting period. Devices and Aids: Asthma Pumps, Peak Flow Meters, Blood Pressure Monitors, TENS machines, CPAP/BPAP devices, Non-Surgical Prosthesis - up to 70% of cost, maximum \$400 per person (combined limit - see Blood Glucose Monitors), 12 month waiting period. Benefit for each item is payable every 2 calendar years (does not apply to Wigs). Wheelchairs and Crutches - up to 70% of cost, maximum \$400 per person (combined limit - see Blood Glucose Monitors), 2 months waiting period. There are Preventative Health Services available on this cover, waiting periods may apply. Please refer to the product Fact Sheet or contact Australian Unity for further details.			

This policy **X** does not include General treatment (Extras) cover for

X Other treatments - check with your insurer

Ambulance cover

In South Australia this policy provides:

Emergency: Unlimited with no waiting period.

Call-out fees: will be paid for each attendance, including emergency treatment without transport to hospital.

Other features of this ambulance cover

Despite the above, call-out fees where you're not taken to hospital are limited to 2 ambulance attendances per-person per-calendar year. Please note: This cover doesn't include non-emergency ambulance transportation. Emergency ambulance transportation to hospital is only covered if transport is coded and invoiced as emergency transport by a state/territory ambulance service/authority. Some authorities provide certain ambulance services at no cost to eligible residents. Refer to your local ambulance provider for more information. Australian Unity won't pay a Benefit if you're eligible to claim from, or are covered by, another source. Australian Unity doesn't pay a benefit towards ambulance subscription services.

Disclaimer

The information contained in this Private Health Information Statement was provided by the insurer and is intended as general information. It may not take into account your particular circumstances. For information please contact the insurer.