

Private Health Information Statement - General treatment policy

Freedom Extras (FRE)

Australian Unity Health Limited

<http://www.australianunity.com.au>

[healthcover@australianunity.com.au](mailto:healthcover@australianunity.com.au)

13 29 39

Monthly Premium

\$187.75 #

(before any rebate or insurer discount)

Covers one adult & dependants, including non-student dependants (2 or more people, only one of whom is an adult)

Available in South Australia

# 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, students up to and including the age of 30 and non-students up to and including the age of 30, as well as persons with a disability who qualify as a child, student or non-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

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) Orthotic benefits are for supply only. 6) Travel vaccinations only.

| Treatment               | Waiting period (months) | Benefit limits (per 12 months unless otherwise stated)                                      | Examples of maximum benefits                                                                   |
|-------------------------|-------------------------|---------------------------------------------------------------------------------------------|------------------------------------------------------------------------------------------------|
| General dental*         | 2                       | \$800 per person up to \$1,600 per policy                                                   | Periodic oral examination - \$41.00<br>Scale & clean - \$83.00<br>Fluoride treatment - \$25.00 |
| Major dental*           | 12                      | \$800 per person up to \$1,600 per policy<br>(combined limit for major dental & endodontic) | Surgical tooth extraction - \$213.00<br>Full crown veneered - \$643.00                         |
| Endodontic*             | 12                      |                                                                                             | Filling of one root canal - \$199.00                                                           |
| Orthodontic             | 12                      | \$700 per person<br>\$2,400 lifetime limit                                                  | Braces for upper & lower teeth, including removal plus fitting of retainer - 100% of charge    |
| Optical                 | 6                       | \$250 per person up to \$500 per policy                                                     | Single vision lenses & frames - 100% of charge<br>Multi-focal lenses & frames - 100% of charge |
| Non PBS pharmaceuticals | 2                       | \$400 per person                                                                            | Per eligible prescription - \$60.00                                                            |
| Physiotherapy           | 2                       | \$500 per person<br>(combined limit for physiotherapy & exercise physiology)                | Initial visit - \$60.00<br>Subsequent visit - \$60.00                                          |
| Chiropractic*           | 2                       | \$350 per person<br>(combined limit for chiropractic & osteopathy)                          | Initial visit - \$40.00<br>Subsequent visit - \$40.00                                          |
| Podiatry                | 2                       | \$300 per person<br>(combined limit for podiatry & orthotics (podiatric orthoses))          | Initial visit - \$40.00<br>Subsequent visit - \$40.00                                          |
| Psychology              | 2                       | \$400 per person                                                                            | Initial visit - \$80.00<br>Subsequent visit - \$80.00                                          |
| Acupuncture             | 2                       | \$300 per person<br>(combined limit for acupuncture & remedial massage)                     | Initial visit - \$40.00<br>Subsequent visit - \$40.00                                          |
| Remedial massage        | 2                       |                                                                                             | Initial visit - \$40.00<br>Subsequent visit - \$40.00                                          |

|                                 |    |                                                                                                                     |                                                       |
|---------------------------------|----|---------------------------------------------------------------------------------------------------------------------|-------------------------------------------------------|
| Audiology                       | 2  | \$300 per person<br>(combined limit for audiology, eye therapy (orthoptics), occupational therapy & speech therapy) | Initial visit - \$70.00<br>Subsequent visit - \$70.00 |
| Dietetics/dietary advice        | 2  | \$400 per person                                                                                                    | Initial visit - \$40.00<br>Subsequent visit - \$40.00 |
| Exercise physiology             | 2  | Combined limit - see Physiotherapy                                                                                  | Initial visit - \$60.00<br>Subsequent visit - \$60.00 |
| Eye therapy (orthoptics)        | 2  | Combined limit - see Audiology                                                                                      | Initial visit - \$70.00<br>Subsequent visit - \$70.00 |
| Occupational therapy            | 2  | Combined limit - see Audiology                                                                                      | Initial visit - \$70.00<br>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<br>Subsequent visit - \$40.00 |
| Speech therapy                  | 2  | Combined limit - see Audiology                                                                                      | Initial visit - \$70.00<br>Subsequent visit - \$70.00 |
| Vaccinations*                   | 0  | \$200 per person                                                                                                    | Per service - 70% of charge                           |

Annual benefit limits apply per calendar year. Myotherapy - \$40 per consultation, maximum \$300 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. There are Preventative Health Services available on this cover, waiting periods may apply. Sickness Travel & Accommodation, 70% of the cost, \$100 for travel and \$100 for accommodation per membership, 2 month waiting period, and School Accident Top-Up benefit \$150 per Dependant Child. Please refer to the product Fact Sheet or contact Australian Unity for further details.

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

**✗** Blood glucose monitors

**✗** Hearing aids

**✗** 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.