

Private Health Information Statement - General treatment policy

Freedom Extras (FRE)

Australian Unity Health Limited
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healthcover@australianunity.com.au
13 29 39

**Monthly Premium
\$77.60 #**

(before any rebate or insurer discount)

**Covers only one person
Available in Tasmania**

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.

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 policy	Periodic oral examination - \$41.00 Scale & clean - \$83.00 Fluoride treatment - \$25.00
Major dental*	12	\$800 per policy (combined limit for major dental & endodontic)	Surgical tooth extraction - \$213.00 Full crown veneered - \$643.00
Endodontic*	12		Filling of one root canal - \$199.00
Orthodontic	12	\$700 per policy \$2,400 lifetime limit	Braces for upper & lower teeth, including removal plus fitting of retainer - 100% of charge
Optical	6	\$250 per policy	Single vision lenses & frames - 100% of charge Multi-focal lenses & frames - 100% of charge
Non PBS pharmaceuticals	2	\$400 per policy	Per eligible prescription - \$60.00
Physiotherapy	2	\$500 per policy (combined limit for physiotherapy & exercise physiology)	Initial visit - \$60.00 Subsequent visit - \$60.00
Chiropractic*	2	\$350 per policy (combined limit for chiropractic & osteopathy)	Initial visit - \$40.00 Subsequent visit - \$40.00
Podiatry	2	\$300 per policy (combined limit for podiatry & orthotics (podiatric orthoses))	Initial visit - \$40.00 Subsequent visit - \$40.00
Psychology	2	\$400 per policy	Initial visit - \$80.00 Subsequent visit - \$80.00
Acupuncture	2	\$300 per policy (combined limit for acupuncture & remedial massage)	Initial visit - \$40.00 Subsequent visit - \$40.00
Remedial massage	2		Initial visit - \$40.00 Subsequent visit - \$40.00
Audiology	2	\$300 per policy (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 policy	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 policy	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 **X** does not include General treatment (Extras) cover for

X Blood glucose monitors

X Hearing aids

X Other treatments - check with your insurer

Ambulance cover

Ambulance cover is provided by the State government for residents of Tasmania. This may include cover whilst interstate, except for South Australia and Queensland where no cover applies. In other states please check with Ambulance Tasmania - https://www.health.tas.gov.au/ambulance/fees_and_accounts.

Other features of this ambulance cover

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. If you're not covered, this cover includes emergency ambulance to hospital, if transport is coded and invoiced as emergency transport by a state/territory ambulance service/authority. Call-out fees where you're not taken to hospital are limited to 2 ambulance attendances per person per calendar year. This cover doesn't include non-emergency ambulance transportation

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.