

Private Health Information Statement - General treatment policy

Top Extras (TPE)

Australian Unity Health Limited

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Monthly Premium

\$262.90[#]

(before any rebate or insurer discount)

Covers two adults & dependants
(3 or more people, only 2 of whom
are adults)

Available in Victoria

[#] 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

*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 yearly limit 2) Full denture replacement limited to once every-three-years. 3) Surgical teeth extractions and gum-disease treatment included under Endodontics (12 month waiting period). 4) \$50 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*

Treatment	Waiting period (months)	Benefit limits (per 12 months unless otherwise stated)	Examples of maximum benefits
General dental*	2	\$1,000 per person up to \$2,000 per policy	Periodic oral examination - \$47.00 Scale & clean - \$95.00 Fluoride treatment - \$29.00
Major dental*	12	\$1,000 per person up to \$2,000 per policy (combined limit for major dental & endodontic)	Surgical tooth extraction - \$244.00 Full crown veneered - \$804.00
Endodontic*	12		Filling of one root canal - \$232.00
Orthodontic	12	\$800 per person \$3,200 lifetime limit	Braces for upper & lower teeth, including removal plus fitting of retainer - 100% of charge
Optical	6	\$300 per person up to \$600 per policy	Single vision lenses & frames - 100% of charge Multi-focal lenses & frames - 100% of charge
Non PBS pharmaceuticals	2	\$500 per person	Per eligible prescription - \$50.00
Physiotherapy	2	\$600 per person (combined limit for physiotherapy & exercise physiology)	Initial visit - \$70.00 Subsequent visit - \$70.00
Chiropractic*	2	\$400 per person (combined limit for chiropractic & osteopathy)	Initial visit - \$50.00 Subsequent visit - \$50.00
Podiatry	2	\$400 per person (combined limit for podiatry & orthotics (podiatric orthoses))	Initial visit - \$50.00 Subsequent visit - \$50.00
Psychology	2	\$600 per person	Initial visit - \$100.00 Subsequent visit - \$100.00
Acupuncture	2	\$400 per person (combined limit for acupuncture & remedial massage)	Initial visit - \$50.00 Subsequent visit - \$50.00
Remedial massage	2		Initial visit - \$50.00 Subsequent visit - \$50.00

Hearing aids*	12	\$1,000 per person	Hearing aid - 80% of charge
Blood glucose monitors*	12	\$500 per person	Per monitor - 80% of charge
Audiology	2	\$400 per person (combined limit for audiology, eye therapy (orthoptics), occupational therapy & speech therapy)	Initial visit - \$80.00 Subsequent visit - \$80.00
Dietetics/dietary advice	2	\$500 per person	Initial visit - \$50.00 Subsequent visit - \$50.00
Exercise physiology	2	Combined limit - see Physiotherapy	Initial visit - \$70.00 Subsequent visit - \$70.00
Eye therapy (orthoptics)	2	Combined limit - see Audiology	Initial visit - \$80.00 Subsequent visit - \$80.00
Occupational therapy	2	Combined limit - see Audiology	Initial visit - \$80.00 Subsequent visit - \$80.00
Orthotics (podiatric orthoses)*	12	Combined limit - see Podiatry	Orthotics supply & fit - 80% of charge
Osteopathy	2	Combined limit - see Chiropractic	Initial visit - \$50.00 Subsequent visit - \$50.00
Speech therapy	2	Combined limit - see Audiology	Initial visit - \$80.00 Subsequent visit - \$80.00
Vaccinations*	0	\$50 per person	Per service - \$250.00

Annual benefit limits apply per calendar year. Myotherapy - \$50 per consultation, maximum \$400 per person (combined limit - see Acupuncture), 2 month waiting period. Braces, Splints and Garments - up to 80% of the cost, maximum \$400 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 80% of cost, maximum \$500 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 80% of cost, maximum \$500 per person (combined limit - see Blood glucose monitors), 2 months waiting period. Sickness Travel & Accommodation, 80% of the cost, \$150 for travel and \$150 for accommodation per membership, 2 month waiting period and School Accident Top-Up benefit: \$200 per Child Dependant. 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 **✗ does not include** General treatment (Extras) cover for

✗ Other treatments - check with your insurer

Ambulance cover

In Victoria 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.