

# Private Health Information Statement - Combined policy

## Smart Combination (Silver Plus)

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13 29 39

**Monthly Premium  
\$715.95 #**

(before any rebate, loading or discount)

**Covers two adults & dependants  
(3 or more people, only 2 of whom  
are adults)**  
**Available in Victoria**  
**Closed to new members**

# You may be entitled to an Australian Government rebate on the above premium. Your premium may also include a Lifetime Health Cover loading or 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.

### Hospital cover

This policy exempts you from the Medicare Levy Surcharge.

This policy does not provide accident cover or benefits for travel and accommodation (outside of hospital).

#### ✓ Covered

For information on what is covered under each category, see <https://privatehealth.gov.au/categories>

#### R Restricted

Restricted categories partially cover your hospital costs as a private patient in a public hospital. You may incur significant expenses in a private room or private hospital.

#### X Not Covered

These categories are not covered by this policy.

This policy ✓ includes cover for

✓ Back, neck and spine	✓ Eye (not cataracts)	✓ Miscarriage and termination of pregnancy
✓ Blood	✓ Gastrointestinal endoscopy	✓ Pain management
✓ Bone, joint and muscle	✓ Gynaecology	✓ Pain management with device
✓ Brain and nervous system	✓ Heart and vascular system	✓ Palliative care
✓ Breast surgery (medically necessary)	✓ Hernia and appendix	✓ Plastic and reconstructive surgery (medically necessary)
✓ Cataracts	✓ Implantation of hearing devices	✓ Podiatric surgery (provided by a registered podiatric surgeon – limited benefits)
✓ Chemotherapy, radiotherapy and immunotherapy for cancer	✓ Insulin pumps	✓ Rehabilitation
✓ Dental surgery	✓ Joint reconstructions	✓ Skin
✓ Diabetes management (excluding insulin pumps)	✓ Joint replacements	✓ Sleep studies
✓ Dialysis for chronic kidney failure	✓ Kidney and bladder	✓ Tonsils, adenoids and grommets
✓ Digestive system	✓ Lung and chest	✓ Weight loss surgery
✓ Ear, nose and throat	✓ Male reproductive system	R Hospital psychiatric services

This policy X does not include cover for

X Assisted reproductive services

X Pregnancy and birth

The benefits paid for hospital treatment will depend on the type of cover you purchase and whether your fund has an agreement in place with the hospital in which you are treated. See 'Agreement Hospitals' on [privatehealth.gov.au](https://privatehealth.gov.au/dynamic/agreementhospitals) for which hospitals have arrangements with your insurer – <https://privatehealth.gov.au/dynamic/agreementhospitals>.

Under this policy, you may have to pay out-of-pocket costs above what you get from Medicare or your private health insurer. Before you go to hospital, you should ask your doctors, hospital and health insurer about any out-of-pocket costs that may apply to you.

#### **The following payments may also apply for hospital admissions**

**Excess:** You will have to pay an excess of \$250 per admission. This is limited to a maximum of \$250 per person and \$500 per policy per year.

Excess payments do not apply to hospital admissions for dependants.

**Co-payments:** No co-payments

#### **The following waiting periods for hospital admissions apply to new or upgrading members**

##### **Waiting periods:**

- 2 months for palliative care, rehabilitation and hospital psychiatric treatments, even if pre-existing
- 12 months for other pre-existing conditions
- 2 months for all other treatments

#### **Gap Cover**

This provider offers '[known gap](#)' or '[no gap](#)' cover for medical bills for this product.

The [Medical Costs Finder](#) lets you find out more about the cost of specialist medical services.

#### **Other features of this hospital cover**

Additional Benefits of the cover include: Hospital Substitution Programs, Preventative Health Services and Health Support Programs. Waiting periods may apply. Please refer to the product Fact Sheet or contact Australian Unity for further 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)2)3) Dental limits increase for the first 6 years of continuous membership. Family limits are shared between all people on a membership. A per-person sub-limit applies for Major Dental (\$700 per-person up to \$1400 per policy). Full denture replacement is limited to once every three years. Surgical teeth extractions and gum disease treatment are included under Endodontics (12-month waiting period) No waiting period for preventative dental and selected diagnostic services. 4) \$40 for a chiropractic x-ray. Limit of one x-ray per person per calendar year 5) Remedial massage sub-limit of \$125 per person, \$250 per family. 6) Travel Vaccinations only.*

Treatment	Waiting period (months)	Benefit limits (per 12 months unless otherwise stated)	Examples of maximum benefits
General dental*	2	\$1,800 per policy (combined limit for general dental, major dental & endodontic - <b>Sub-limits apply</b> )	Periodic oral examination - \$30.00 Scale & clean - \$44.00 Fluoride treatment - \$21.00 Surgical tooth extraction - \$105.00
Major dental*	12		Full crown veneered - \$350.00
Endodontic*	12		Filling of one root canal - \$95.00
Optical	6	\$200 per person	Single vision lenses & frames - 100% of charge Multi-focal lenses & frames - 100% of charge
Non PBS pharmaceuticals	2	\$150 per person up to \$300 per policy (combined limit for non pbs pharmaceuticals & vaccinations)	Per eligible prescription - \$50.00
Physiotherapy	2	\$500 per person up to \$1,000 per policy (combined limit for physiotherapy, exercise physiology & other services)	Initial visit - 70% of charge Subsequent visit - 70% of charge

Chiropractic*	2	\$500 per person up to \$1,000 per policy (combined limit for chiropractic & osteopathy)	Initial visit - \$40.00 Subsequent visit - \$40.00
Podiatry	2	\$250 per person up to \$500 per policy (combined limit for podiatry & orthotics (podiatric orthoses))	Initial visit - \$40.00 Subsequent visit - \$40.00
Psychology	2	\$200 per person up to \$400 per policy (combined limit for psychology & dietetics/dietary advice)	Initial visit - \$40.00 Subsequent visit - \$40.00
Acupuncture	2	\$400 per person up to \$800 per policy (combined limit for acupuncture & remedial massage - <b>Sub-limits apply</b> )	Initial visit - \$40.00 Subsequent visit - \$40.00
Remedial massage*	2		Initial visit - \$40.00 Subsequent visit - \$40.00
Dietetics/dietary advice	2	Combined limit - see Psychology	Initial visit - \$40.00 Subsequent visit - \$40.00
Exercise physiology	2	Combined limit - see Physiotherapy	Initial visit - 70% of charge Subsequent visit - 70% of charge
Orthotics (podiatric orthoses)	12	Combined limit - see Podiatry	Orthotics supply & fit - 70% of charge
Osteopathy	2	Combined limit - see Chiropractic	Initial visit - \$22.00
Vaccinations*	0	Combined limit - see Non PBS pharmaceuticals	Per service - 100% of charge

Annual benefit limits apply per calendar year. Myotherapy - 70% per treatment, Maximum of \$500 per person (\$1,000 per family) (combined limit - see Physiotherapy), 2 month waiting period. Orthotic benefits are for supply only. Braces, Splints and Garments – up to 70% of the cost, maximum \$250 per person (combined limit – see Podiatry), 12-month waiting period.

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

<b>X</b> Blood glucose monitors	<b>X</b> Orthodontic
<b>X</b> Hearing aids	<b>X</b> Other treatments - check with your insurer

Other features of this general treatment cover

Please refer to the product Fact Sheet or contact Australian Unity for further details.

## 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.