

Private Health Information Statement - Combined policy

Starter Classic Combination (Bronze Plus)

Australian Unity Health Limited
<http://www.australianunity.com.au>
healthcover@australianunity.com.au
13 29 39

Monthly Premium
\$326.45 #
(before any rebate, loading or discount)

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

Available in Northern Territory
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 provides accident cover - check with your insurer for details.

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

 **Covered**

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

 **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.

 **Not Covered**

These categories are not covered by this policy.

This policy  includes cover for

 Blood	 Eye (not cataracts)	 Pain management
 Bone, joint and muscle	 Gastrointestinal endoscopy	 Plastic and reconstructive surgery (medically necessary)
 Brain and nervous system	 Gynaecology	 Skin
 Breast surgery (medically necessary)	 Hernia and appendix	 Tonsils, adenoids and grommets
 Chemotherapy, radiotherapy and immunotherapy for cancer	 Joint reconstructions	 Hospital psychiatric services
 Dental surgery	 Kidney and bladder	 Palliative care
 Diabetes management (excluding insulin pumps)	 Lung and chest	 Rehabilitation
 Digestive system	 Male reproductive system	
 Ear, nose and throat	 Miscarriage and termination of pregnancy	

This policy  does not include cover for

 Assisted reproductive services	 Implantation of hearing devices	 Pregnancy and birth
 Back, neck and spine	 Insulin pumps	 Sleep studies
 Cataracts	 Joint replacements	 Weight loss surgery
 Dialysis for chronic kidney failure	 Pain management with device	

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 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 on admission. This is limited to a maximum of \$500 per person and \$1000 per policy per year.

Excess payments do not apply to hospital admissions for accidents or 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

Excess applies per adult admitted to hospital per calendar year. 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

Our network optical providers offer discounts on some optical purchases. Contact Australian Unity for more details.

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. No amounts deducted from yearly limit for selected preventative dental and diagnostic services claimed at the No-Gap dental network (where available). 2) A full denture replacement is limited to once every three years. 3) Surgical tooth extractions and treatment of gum disease have a 12-month waiting period. 4) \$35 for a chiropractic x-ray. Limit of one x-ray per person per calendar year. 5) Travel vaccinations only.*

Treatment	Waiting period (months)	Benefit limits (per 12 months unless otherwise stated)	Examples of maximum benefits
General dental*	2	\$650 per person (combined limit for general dental, major dental, endodontic & other services)	Periodic oral examination - \$29.00 Scale & clean - \$58.00 Fluoride treatment - \$18.00
Major dental*	12		Surgical tooth extraction - \$152.00 Full crown veneered - \$637.00
Endodontic*	12		Filling of one root canal - \$130.00
Optical	6	\$200 per person	Single vision lenses & frames - 100% of charge Multi-focal lenses & frames - 100% of charge
Physiotherapy	2	\$350 per person (combined limit for physiotherapy & exercise physiology)	Initial visit - \$50.00 Subsequent visit - \$50.00
Chiropractic*	2	\$200 per person (combined limit for chiropractic, acupuncture, remedial massage, chinese medicine, osteopathy & other services)	Initial visit - \$35.00 Subsequent visit - \$35.00

Acupuncture	2		Initial visit - \$35.00 Subsequent visit - \$35.00
Remedial massage	2		Initial visit - \$35.00 Subsequent visit - \$35.00
Chinese medicine	2		Initial visit - \$35.00 Subsequent visit - \$35.00
Exercise physiology	2	Combined limit - see Physiotherapy	Initial visit - \$50.00 Subsequent visit - \$50.00
Osteopathy	2	Combined limit - see Chiropractic	Initial visit - \$35.00
Vaccinations*	0	\$100 per person	Per service - 100% of charge
Annual benefit limits apply per calendar year. Myotherapy - \$35 per treatment, combined maximum of \$200 per person (combined limit - see Chiropractic) 2 month waiting period; 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	✗ Orthodontic	✗ Other treatments - check with your insurer
✗ Hearing aids	✗ Podiatry	
✗ Non PBS pharmaceuticals	✗ Psychology	

Ambulance cover

In Northern Territory 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.