

Private Health Information Statement - Combined policy

Simple Saver (Basic Plus)		
Australian Unity Health Limited http://www.australianunity.com.au healthcover@australianunity.com.au 13 29 39	Monthly Premium \$321.10[#] (before any rebate, loading or discount)	Covers 2 adults (and no-one else) Available in NSW & ACT

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.

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>

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.

✗ **Not Covered**
These categories are not covered by this policy.

This policy ✓ includes cover for

✓ Dental surgery	✓ Tonsils, adenoids and grommets	R Rehabilitation
✓ Hernia and appendix	R Hospital psychiatric services	
✓ Joint reconstructions	R Palliative care	

This policy ✗ does not include cover for

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

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.

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 does not offer any 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

Simple Saver (Basic Plus) only provides private hospital cover for treatments resulting from an Accident that occurs after joining this cover, and the following clinical categories: Joint Reconstructions, Tonsils, Adenoids and Grommets, Dental Surgery, Hernia and Appendix. Additional Benefits of the cover include: Hospital Substitution Programs, Health Support Programs and Preventative Health Services. 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. 2) A 12-month waiting period applies for surgical tooth extractions and treatments of gum disease. 3) A \$300 combined sub-limit applies Preventative, Endodontic and General Dental. 4) A \$300 sub-limit applies to Physiotherapy. 5) A \$300 combined sub-limit applies to Chiropractic & Osteopathy. 6) A \$250 sub-limit applies to Podiatry. 7) A \$300 combined sub-limit applies to Acupuncture, Remedial Massage and Myotherapy. 8) A \$250 sub-limit applies to Dietetics.

Treatment	Waiting period (months)	Benefit limits (per 12 months unless otherwise stated)	Examples of maximum benefits
General dental*	2	\$1,100 per person (combined limit for general dental, endodontic, physiotherapy, chiropractic, podiatry, acupuncture, remedial massage, dietetics/dietary advice, osteopathy & other services - Sub-limits apply)	Periodic oral examination - 60% of charge Scale & clean - 60% of charge Fluoride treatment - 60% of charge Surgical tooth extraction - 60% of charge
Endodontic*	12		Filling of one root canal - 60% of charge
Physiotherapy*	2		Initial visit - 60% of charge Subsequent visit - 60% of charge
Chiropractic*	2		Initial visit - 60% of charge Subsequent visit - 60% of charge
Podiatry*	2		Initial visit - 60% of charge Subsequent visit - 60% of charge
Acupuncture*	2		Initial visit - 60% of charge Subsequent visit - 60% of charge

Remedial massage*	2	Initial visit - 60% of charge Subsequent visit - 60% of charge
Dietetics/dietary advice*	2	Initial visit - 60% of charge Subsequent visit - 60% of charge
Osteopathy*	2	Initial visit - 60% of charge Subsequent visit - 60% of charge
Annual benefit limits apply per calendar year. Myotherapy - 60% per treatment, maximum of \$300 per person, (Combined limit- see Acupuncture and Remedial Massage limit) 2 month waiting period.		

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

✗ Blood glucose monitors	✗ Non PBS pharmaceuticals	✗ Psychology
✗ Hearing aids	✗ Optical	✗ Other treatments - check with your insurer
✗ Major dental	✗ Orthodontic	

Other features of this general treatment cover

Please refer to the product Fact Sheet or contact Australian Unity for more information.

Ambulance cover

In NSW & ACT 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.