

Private Health Information Statement - Combined policy

LifeChoice (Gold)		
Australian Unity Health Limited http://www.australianunity.com.au healthcover@australianunity.com.au 13 29 39	Monthly Premium \$1,095.25 # (before any rebate, loading or discount)	Covers two adults & dependants, including non-student 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, students up to and including the age of 30 and non-students up to and including the age of 30, as well as persons with a disability who qualify as a child, student or non-student in these age ranges.

Hospital cover

This policy exempts you from the Medicare Levy Surcharge.

This policy provides accident cover and benefits for travel or accommodation (outside of hospital) - check with your insurer for details.

-  **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

 Assisted reproductive services	 Eye (not cataracts)	 Miscarriage and termination of pregnancy
 Back, neck and spine	 Gastrointestinal endoscopy	 Pain management
 Blood	 Gynaecology	 Pain management with device
 Bone, joint and muscle	 Heart and vascular system	 Palliative care
 Brain and nervous system	 Hernia and appendix	 Plastic and reconstructive surgery (medically necessary)
 Breast surgery (medically necessary)	 Hospital psychiatric services	 Podiatric surgery (provided by a registered podiatric surgeon – limited benefits)
 Cataracts	 Implantation of hearing devices	 Pregnancy and birth
 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	

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 of \$500 per 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 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
- 12 months for pregnancy and birth (obstetrics)
- 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 once per person admitted into hospital per calendar year and is waived if the admission is for a dependant. Additional Benefits of the cover include: Hospital Substitution Programs, Additional On-site Accommodation, 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) No waiting period for preventative dental and selected diagnostic services. A full denture replacement is limited to once every three years (12 month waiting period). Surgical Extraction of Teeth has a 12 month waiting period. Treatment of gum disease included under Endodontic limit (with 12-month waiting period). 4) Chiropractic also includes 1 chiropractic x-ray per person per calendar year , 80% cost. 5&6) Policy limits are shared between all people on the membership. No one person can claim more than the per person limit 6) Travel vaccinations only.

Treatment	Waiting period (months)	Benefit limits (per 12 months unless otherwise stated)	Examples of maximum benefits
General dental*	2	No annual limit (Sub-limits apply)	Periodic oral examination - 75% of charge Scale & clean - 100% of charge Fluoride treatment - 100% of charge Surgical tooth extraction - 75% of charge
Major dental*	12	\$1,200 per person (Sub-limits apply)	Full crown veneered - 80% of charge
Endodontic*	12	\$500 per person (combined limit for endodontic & other services)	Filling of one root canal - 80% of charge
Orthodontic	12	\$500 per person \$2,800 lifetime limit	Braces for upper & lower teeth, including removal plus fitting of retainer - 80% of charge
Optical	6	\$250 per person	Single vision lenses & frames - 100% of charge Multi-focal lenses & frames - 100% of charge
Non PBS pharmaceuticals	2	\$500 per person	Per eligible prescription - 80% of charge

Physiotherapy	2	\$600 per person (combined limit for physiotherapy, chiropractic, podiatry, exercise physiology, osteopathy & other services)	Initial visit - 80% of charge Subsequent visit - 80% of charge
Chiropractic*	2		Initial visit - 80% of charge Subsequent visit - 80% of charge
Podiatry	2		Initial visit - 80% of charge Subsequent visit - 80% of charge
Acupuncture	2	\$500 per person (combined limit for acupuncture & remedial massage)	Initial visit - \$30.00 Subsequent visit - \$30.00
Remedial massage	2		Initial visit - \$30.00 Subsequent visit - \$30.00
Exercise physiology	2	Combined limit - see Physiotherapy	Initial visit - 80% of charge Subsequent visit - 80% of charge
Health management / Healthy lifestyle*	6	\$200 per person up to \$500 per policy	Health management - 80% of charge
Osteopathy	2	Combined limit - see Physiotherapy	Initial visit - 80% of charge Subsequent visit - 80% of charge
Vaccinations*	0	\$150 per person up to \$300 per policy	Per service - 100% of charge
Annual limits apply per calendar year. Myotherapy, 80% of the consultation fee, \$600 per person, (Combined limit - see Physiotherapy) 2 month waiting period. Sickness Travel & Accommodation, 80% of the cost, \$200 for travel, \$420 for accommodation per membership, 2 month waiting period. 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 Psychology
X Hearing aids	X 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.