

# Basic Extras

## Extras Cover - E7

Effective from 20 October 2017

### Level of cover with Australian Unity



BASIC

### Cover availability



SINGLE



COUPLE



FAMILY

Dental	What you'll get back	Yearly limit (January - December)	Waiting Period and Additional Information
<b>Preventative Dental, including No Gap Dental Network</b>	<b>Set amounts per item</b> or 100% of the cost for selected services at our No Gap Dental Network	<b>To reward our members' loyalty, we increase Dental benefit limits for the first 5 years of membership</b>  <b>Single policy limits</b> \$600, first year \$600, second year \$700, third year \$800, fourth year \$1,000, fifth year  <b>Family policy limits</b> \$1,200, first year \$1,200, second year \$1,400, third year \$1,600, fourth year \$2,000, fifth year  Family limits are shared between all people on the membership	<b>No waiting period</b>  No Gap Dental covers selected services such as scale and clean, fluoride treatment and mouthguards. Please note: No Gap Dental providers are not available in all states and territories.
<b>General Dental</b>	<b>Set amounts per item</b>		<b>2 month waiting period</b> includes most fillings and simple tooth extractions  <b>6 month waiting period</b> includes gum disease, root canal, and surgical extraction of teeth

Optical	What you'll get back	Yearly limit (January - December)	Waiting Period and Additional Information
<b>Optical</b>	Up to <b>100% of the cost per item</b>	<b>\$180 per person, first year</b>  \$200 per person, second and subsequent years	<b>6 month waiting period</b>  For prescription glasses, contact lenses or repairs supplied by an optometrist in private practice. Excludes non-prescription sunglasses, contact lenses and optical consultations.  If you have held optical extras cover for more than 12 months with us or another health fund, you will be entitled to second and subsequent years per person yearly limit.

Physical Therapies	What you'll get back	Yearly limit (January - December)	Waiting Period and Additional Information
<b>Physiotherapy &amp; Myotherapy</b>	<b>\$25 per consultation</b>	Combined maximum of <b>\$400 per person</b> , \$800 per family  Limit of one chiropractic x-ray per person	<b>2 month waiting period</b>
<b>Chiropractic &amp; Osteopathy</b>	<b>\$25 per consultation</b> \$25 for a chiropractic x-ray		<b>2 month waiting period</b>
<b>Podiatry</b>	<b>\$25 per consultation</b>		<b>2 month waiting period</b> Excludes podiatric surgery

Natural Therapies	What you'll get back	Yearly limit (January - December)	Waiting Period and Additional Information
<b>Acupuncture &amp; Naturopathy</b>	<b>\$25 per consultation</b>	Combined maximum of <b>\$350 per person</b> , \$700 per family	<b>2 month waiting period</b> Excludes supplements and remedies
<b>Remedial Massage</b>	<b>\$18 per consultation</b>	Remedial massage sub-limit is \$90 per person, \$180 per family	<b>2 month waiting period</b>

Medicines	What you'll get back	Yearly limit (January - December)	Waiting Period and Additional Information
<b>Travel Vaccinations</b>	Up to <b>100% of the cost</b>	<b>\$100 per person</b> , \$200 per family	<b>No waiting period</b>  For approved travel vaccines, supplied and administered in Australia prior to departure and for the purpose of overseas travel

## Additional Benefits of the Cover

### Preventative Health Services

Australian Unity is committed to our members' wellbeing. Some health conditions may be prevented or reduced via simple lifestyle changes like a good diet and increased physical activity. Preventative Health Services can offer practical support to help bring about positive change in members' lives. The following Preventative Health Services are offered under your cover: **Doctor Health Checks, Quit Smoking and Weight Loss**. To check your eligibility, which providers and programs you are able to use and any waiting periods that may apply, please contact Australian Unity. More information can be found at [australianunity.com.au/wellnessbenefits](http://australianunity.com.au/wellnessbenefits)

Where an Extras cover is taken with Hospital cover, benefits are payable under the Hospital cover only.

## Important Information

### Out-of-pocket costs

At Australian Unity we want to try to help with the cost of looking after your health by putting some money back in your wallet. Extras cover can help you get money back on common health treatments that aren't generally covered by Medicare.

You'll get either a percentage of the cost back, or a set dollar amount, on included Extras every time you claim, until you reach your yearly limit. Therefore you only pay the difference between what you get back from Australian Unity and the cost set by your provider.

If you'd like more information please refer to your Member Guide. If you want more specific information about what you can expect your out-of-pocket costs to be, we recommend you obtain a quote from your provider before undergoing treatment, along with a list of item numbers. You can then contact us or log in to Online Member Services for details of benefits before proceeding with your treatment.

### Family Limits

For members on Basic Extras covered under a Family policy, for all services other than Dental that have family limits, the family limits are the maximum amounts that can be claimed in a calendar year and are shared between all people on the membership but no one person can claim more than the per person limit each calendar year.

### Dental Service Limits

In setting out what services we pay we use Australian Dental Association (ADA) guidelines and Fund Rules to determine any restrictions or limitations on services. For example, ADA guidelines may indicate a certain dental item number can't be charged with another service during the same visit.



For more information, please refer to your Member Guide particularly Important Things to Know - Terms and Conditions and the Fund Rules available at [australianunity.com.au/importantdocuments](http://australianunity.com.au/importantdocuments)

### Waiting Periods

You cannot receive benefits for any items or services you may have received while you are serving a relevant waiting period. However, if you've already served your waiting periods on an equivalent or higher level of cover with any registered Australian health fund and join within 30 days of leaving that fund, you will not have to re-serve your waiting periods. Otherwise, waiting periods will apply from the date you re-join. If you've upgraded your cover, your waiting periods for the higher benefits will start on the date you upgrade, but you can still claim an equivalent benefit to your previous level of cover during that period.

Please note: The services listed under the waiting periods in the Extras table are not an exhaustive list. Please refer to your Online Member Services or contact us for more information as waiting periods for other services may apply.

### Changes to your cover

We may at any time make changes to your cover. This may include adding or reducing the benefits or services available to you. We will ensure that we provide you with appropriate notice of these changes in accordance with the Private Health Insurance Act 2007, the Australian Consumer Law and the Private Health Insurance Code of Conduct.

### Recognised Providers

We only pay benefits when you see a recognised provider in a private practice. Please contact us to check if your provider is recognised by us.



Australian Unity is a signatory to the Private Health Insurance Code of Conduct. For details visit [privatehealth.com.au/codeofconduct](http://privatehealth.com.au/codeofconduct) This documentation should be read carefully and retained. To fully understand your cover, please refer to the Member Guide particularly the Important Things to Know - Terms and Conditions section and your product(s) Fact Sheet. Information is subject to change.

Australian Unity respects your wishes. If you received this by unsolicited direct mail from Australian Unity, and don't wish to receive similar product offerings in the future (including special offers and discounts), please let us know by calling 13 29 39. View our privacy policy at [australianunity.com.au/health-insurance/privacy-policy](http://australianunity.com.au/health-insurance/privacy-policy) Australian Unity Health Limited - ABN 13 078 722 568.

### Any questions?



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