

**NEW**

# A great new range of health cover, made just for you.

Effective from 1 February 2014



## Health Cover Selector

Excess options    Accommodation and theatre fees    Day surgery and procedures    Emergency ambulance transportation    Pregnancy and related services    Hip or knee replacements

### Step one: select your hospital cover

Choose the treatments you want to be covered for and the excess amount you'll pay.

	Excess options	Accommodation and theatre fees	Day surgery and procedures	Emergency ambulance transportation	Pregnancy and related services	Hip or knee replacements
<b>Basic Hospital</b>	\$500	⊖	⊖	✓	✗	✗
<b>Mid Hospital</b>	\$500	✓	✓	✓	✗	✗
<b>Mid Hospital with Pregnancy</b>	\$500	✓	✓	✓	✓	✗
<b>Gold Hospital</b>	\$250 \$500	✓	✓	✓	✗	✓
<b>Platinum Hospital</b>	\$250 \$500	✓	✓	✓	✓	✓



### Step two: select your extras cover

**Get Starter 60%**  
Begin with Starter 60% to be covered for all the basics: general dental, optical and physio.

**Want more cover?**  
Add the extras covers that match your needs:

- Smile**
- Repair**
- Health Boost**

**Get 60% back**



**Get Platinum 80% and enjoy our highest level of extras cover**

Claim more back and enjoy high yearly limits.

**Get 80% back**

<b>Starter 60%</b>		
<b>\$600</b> General and preventative dental	<b>\$300</b> Physiotherapy	<b>\$150</b> Optical

<b>Smile</b>	<b>Repair</b>	<b>Health Boost</b>
General dental top up <b>+\$100</b>	Physiotherapy top up <b>+\$100</b>	Optical top up <b>+\$100</b>
Root canal, gum disease treatment and surgical extractions <b>\$300</b>	Chiropractic and osteopathy <b>\$300</b>	Psychology <b>\$300</b>
Crowns, bridges and dentures <b>\$500</b>	Podiatry and orthotics <b>\$300</b>	Dietetics <b>\$300</b>
Orthodontics <b>\$500</b>	General therapies <b>\$300</b>	Pharmacy and travel vaccinations <b>\$300</b>
Access to our No-Gap Dental Network <b>✓</b>	Natural therapies <b>\$300</b>	Naturopathy, Chinese medicine and Bowen therapy <b>\$300</b>
	Health aids <b>\$300</b>	Hearing aids and audiology <b>\$300</b>
		Health devices <b>\$300</b>

<b>Platinum 80%</b>					
General dental	No Yearly Limit	Physiotherapy	\$600	Optical	\$300
Root canal, gum disease treatment and surgical extractions	\$500	Chiropractic and osteopathy	\$600	Psychology	\$600
Crowns, bridges and dentures	\$800	Podiatry and orthotics	\$600	Dietetics	\$600
Orthodontics	\$800	General therapies	\$600	Pharmacy and travel vaccinations	\$600
Access to our No-Gap Dental Network	✓	Natural therapies	\$400	Health devices and hearing aids	\$600

What do the symbols mean? ✓ Covered

⊖ Restricted ✗ Not covered

All limits are per person each calendar year.

**Join now.** Talk to us on 13 29 39 or visit [australianunity.com.au](http://australianunity.com.au)

## What sets Australian Unity apart?



### Exciting new Exclusive Lifestyle Packages.

Now you can get money back on services that keep both your body and mind strong. Our revolutionary Lifestyle Packages are unique and unlike private health insurance. We have designed them to reward and motivate you to stay fit, healthy and confident. The Cosmetic Lifestyle Package gives you money back on treatments including anti-wrinkle injections, laser hair removal, waxing and laser eye surgery. The Active Lifestyle Package gives you refunds on services such as gym fees, personal training, sports equipment and bicycle repairs.



### A great new range of health cover, made just for you.

Our exciting new hospital and extras cover options make finding the perfect cover to suit you easier than ever. Pick the services you know you'll use, so its unlikely you'll pay for cover you won't use. Australian Unity lets you tailor your cover to your needs and top up your extras limits, so you can get more money back.



### No hospital excess for kids, hooray!

With Australian Unity you don't have to pay an excess when your kids visit a hospital. Plus your kids can stay covered up until they turn 23 years old, at no extra cost. Giving parents one less thing to worry about!



### Dental treatments that don't hurt your pocket.

If you have dental cover, you can visit a dentist in our No-Gap Dental Network where you won't pay extra for a check-up, a scale and clean or an x-ray. In fact, our lucky dental members don't have any out of pocket costs for any of the 11 most commonly received preventative treatments. That's something to smile about!

*Not available for members on Starter 60% without Smile.*



## Tailor your cover to suit your needs

I want my hospital cover to:	Suggested hospital cover
just avoid additional tax	Basic Hospital
avoid the Lifetime Health Cover loading	Basic Hospital
take care of accidents and simple procedures	Basic Hospital
provide a range of common procedures	Mid Hospital
help with pregnancy and related services	Mid Hospital with Pregnancy
	Platinum Hospital
be the best cover providing full peace of mind	Gold Hospital
	Platinum Hospital
I want my extras cover to:	Suggested extras cover
take care of the basics of dental, optical and physio	Starter 60%
provide more complex dental treatments such as orthodontics, crowns and surgical extractions	Starter 60%
	+ Smile
look after my body with chiro, remedial massage and acupuncture	Starter 60%
	+ Repair
help with a range of services such as psychology, dietetics and pharmacy	Starter 60%
	+ Health Boost
be the best with the highest amount back	Platinum 80%

Remember, check your fact sheet for a full list of procedures, claim limits, waiting periods, restrictions and exclusions that apply.



Australian Unity is a signatory to the Private Health Insurance Code of Conduct. For details go to [privatehealth.com.au/codeofconduct](http://privatehealth.com.au/codeofconduct)

This documentation should be read carefully and retained. Please refer to Australian Unity's terms and conditions for information on your cover. Information is current as at the effective date, 1 February 2014, and is subject to change.

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Any Questions? Talk to us on 13 29 39

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