

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

Effective from 1 February 2014

Health C	over Selector	Excess options	Accommodation and theatre fees	Day surgery and procedures	Emergency ambulance transportation	Pregnancy and related services	Hip or knee replacement
Step one: select your hospital cover	Basic Hospital	\$500	Θ	Θ	✓	×	X
Choose the treatments you want to be covered for and the excess amount you'll pay.	Mid Hospital	\$500	✓	✓	✓	×	X
	Mid Hospital with Pregnancy	\$500	✓	✓	✓	✓	X
	Gold Hospital	\$250 \$500	✓	√	✓	×	√
\bigoplus	Platinum Hospital	\$250 \$500	✓	✓	✓	✓	✓
Step two: select		•	Starter 6	0%			
your extras cover Get Starter 60% Begin with Starter 60% to be covered for all the basics:	\$600 General and preventative dental		\$300 Physiotherapy	y 		\$150 Optical	
general dental, optical and physio. Want more cover? Add the extras covers that match your needs:	Smile General dental top up + \$100	Physiothera	Repa	ir +\$100	Optical top u	Health B	oost +\$100
Smile	Root canal, gum disease \$300 treatment and surgical extractions	Chiropracti Podiatry an	c and osteopath d orthotics	y \$300 \$300	Psychology Dietetics		\$300 \$300
	Crowns, bridges and dentures \$500	General the	rapies	\$300	Pharmacy an	d travel vaccin	ations \$300
Repair		Nessure Labor	rapies	\$300		, Chinese medi	cine \$300
Repair Health Boost	Orthodontics \$500	Natural the Health aids	-	\$300	and Bowen t	herapy	

Access to our No-Gap **Dental Network**

General dental

Orthodontics

Root canal, gum disease

Crowns, bridges and dentures

treatment and surgical

No yearly limit

\$500

\$800

\$800

Optical

Psychology

Pharmacy and travel vaccinations \$600

Health devices and hearing aids

Dietetics

\$300

\$600

Platinum 80%

\$600

\$600

\$600

\$600

\$400

Physiotherapy

Chiropractic and osteopathy

Podiatry and orthotics

General therapies

Natural therapies

Get Platinum 80% and enjoy our highest level of

Get 80% back

extras cover

What sets Australian Unity apart?



Exciting 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 range of health cover, made just for you.

Our exciting 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
I want my extras cover to: take care of the basics of dental, optical and physio	Suggested extras cover Starter 60%
take care of the basics of	
take care of the basics of dental, optical and physio provide more complex dental treatments such as orthodontics, crowns and	Starter 60% Starter 60%
take care of the basics of dental, optical and physio provide more complex dental treatments such as orthodontics, crowns and surgical extractions look after my body with chiro, remedial massage and	Starter 60% Starter 60% + Smile Starter 60%

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

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 December 2013, and is subject to change

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