

FACT SHEET: Pick and Choose – Value Dental Plus (CDB)

Pick and Choose – Value Dental Plus provides members with an affordable health cover package offering private hospital cover, with limited benefits for hospital treatments you may not need such as obstetrics or joint replacements. In addition, it offers generous dental benefits plus a great selection of everyday extras like optical, pharmacy and physiotherapy.

A \$300 excess is payable only once for singles per calendar year. For couples and families the excess is applied at the single rate up to a maximum of twice per calendar year, towards hospital and medical treatment.

All benefits could be subject to waiting periods. Members transferring from an equivalent level of cover with another fund will not have to re-serve completed waiting periods. Contact Australian Unity before undergoing treatment.

Hospital Benefits	
Accommodation Advanced Surgical Surgical Medical	100% covered for private or shared room accommodation in Agreement Private Hospitals and Public Hospitals except restricted and excluded services. Excess applies. For hospital accommodation benefits in non-agreement private hospitals, please contact Australian Unity.
Joint Replacement/Podiatric Surgery Psychiatric/Rehabilitation	Covered in shared room of a Public Hospital only. Not suitable for Private Hospital admissions.
Intensive/Coronary Care	100% covered in Agreement Private Hospitals and Public Hospitals. Excess applies.
Theatre Fees	100% covered in Agreement Private Hospitals and Public Hospitals except restricted and excluded services.
Labour Ward/Obstetrics	Covered in shared room of a Public Hospital only. Not suitable for Private Hospital admissions.
Same Day Hospitalisation/ Day Surgery	100% covered in Agreement Private Hospitals / Day Centres and Public Hospitals except restricted and excluded services. Excess applies.
Home Nursing	100% cover for private nursing care in lieu of hospitalisation when referred by a medical practitioner and subject to prior application and approval by Australian Unity. Nurse must be in a private practice and recognised by Australian Unity.
Medical Gap	Your doctor now has the option to use Australian Unity Gap Cover, which means no or reduced out-of-pocket costs for you on any in-hospital medical charges. You will need to ask your doctor if they are participating.
Surgical Prostheses	100% of the minimum cost for government approved surgically implanted items.
Emergency Ambulance Transportation	100% cover for emergency ambulance transportation for admission or treatment at a hospital. The account must be coded as emergency transportation by the ambulance service to qualify for benefits.
Hospital Treatment not eligible under Medicare e.g. Cosmetic Procedures and Podiatric Surgery	Limited to medical bed fee only. Please contact Australian Unity.

We will not cover (exclusions)

The following treatments will not be covered under this policy:

- Assisted Reproductive Services (IVF/GIFT)
- Sterilisations or Reversals of sterilisations
- Dialysis
- Cataract
- Lapbanding

Waiting Periods

All hospital and medical benefit entitlements are subject to waiting periods detailed below.

- 2 months – Psychiatric, Rehabilitation and Palliative Care
- 9 months – Obstetrics and related conditions
- 12 months – Pre-existing conditions

Members planning a family

Members on single cover who are expecting or planning a baby are strongly urged to transfer to a family cover upon confirmation of pregnancy. This will ensure cover for the baby at birth, and in the event of any complications found during pregnancy, providing waiting periods have been served.

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Dental Plus Extras Cover

All benefits are subject to waiting periods listed below. **A 12 month waiting period applies for any pre-existing conditions from the date of commencing cover before benefits are payable.** Members transferring from an equivalent level of cover with another fund will not have to re-serve completed waiting periods. Benefits are payable only for services provided by a recognised practitioner in private practice.

It is recommended you contact us to ensure your practitioner is recognised by Australian Unity prior to your first consultation. To obtain a full schedule of dental benefits call **1800 224 244** or email **corporate@australianunity.com.au**. Maximum limits apply per calendar year (January to December).

Services	Benefits	Yearly Limit (per calendar year)		Waiting Period
Dental	Overall yearly dental maximum limits apply	Year	Per Person	Please see below
		1st	\$1,500	
		2nd	\$1,600	
		3rd	\$1,700	
		4th	\$1,800	
		5th	\$1,900	
Preventative Dental <i>Covers services such as scale and cleans, fluoride treatment and mouth guards</i>	100% of the fee charged up to a set maximum per item No out-of-pocket cost for selected preventative services at Australian Unity No Gap Dental Centres	Included in overall yearly dental limits above		No waiting periods except for pre-existing conditions
General Dental <i>Also covers services such as periodic examinations, fillings, teeth extractions and periodontics</i>	80% of the fee charged up to a set maximum per item	Included in overall yearly dental limits above		<ul style="list-style-type: none">• Six months for surgical extraction of wisdom teeth• No other waiting periods except for pre-existing conditions
Major Dental <i>Covers crowns, endodontics, bridges, dentures, implants and prosthetic devices</i>	80% of the fee charged up to a set maximum per item Benefits for replacement of complete dentures is limited to one set every three calendar years	\$1,500 per person included in overall yearly dental limits above		12 months
Orthodontics	80% for complete Orthodontic treatment (Item 881) up to \$1,300 Otherwise 80% of the fee charged up to a set maximum per item	\$1,300 included in yearly major dental limits above A lifetime maximum of \$2,800 per person applies		
Optical <i>For glasses, contact lenses or repairs prescribed by a registered optometrist/ oculist in private practice</i>	80% of the cost A prescription or copy must be supplied with the claim Non-prescription sunglasses and non-prescription contact lenses are excluded	\$250 per person		Six months
Pharmacy <i>For non-PBS scripts dispensed by a registered pharmacist in private practice. Vitamins, minerals and supplements are excluded</i>	80% of cost after an equivalent of the current PBS contribution is paid	\$300 per person		No waiting period except for pre-existing conditions
Physiotherapy, Exercise Physiology	80% of the consultation fee charged	Combined maximum of \$300 per person		No waiting period except for pre-existing conditions
Chiropractic, Osteopathy	70% of the consultation fee charged. Including chiropractic x-ray (one x-ray per person per year)	Combined maximum of \$300 per person \$600 per family		No waiting period except for pre-existing conditions
Podiatry <i>Excludes surgical podiatry</i>	\$35 per consultation	\$300 per person \$600 per family		No waiting period except for pre-existing conditions
Acupuncture, Naturopathy, Homoeopathy	\$30 per consultation	Combined maximum of \$300 per person \$600 per family		No waiting period except for pre-existing conditions
Remedial Massage		Remedial massage sub limits of \$100 per person \$200 per family		

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Services	Benefits	Yearly Limit (per calendar year)	Waiting Period
Non-Surgical Prostheses, Hearing Aids	80% of the cost of purchase One appliance every three years	Combined maximum of \$600 per person	12 months
Asthma Pumps, Peak Flow Meters, Blood Glucose Monitors, Blood Pressure Monitors	80% of the cost of purchase One appliance every two years		
Appliances C-PAP Oral Appliances for Sleep Apnoea TENS (Pain Management Machine)	80% of the cost of purchase One appliance every five years		

Preventative Health Benefits

The following preventative health benefits are included with your health cover. For detailed information on benefit limits, waiting periods and program approvals please refer to your preventative health benefits brochure, call **1800 224 244** or email **corporate@australianunity.com.au**. Claim forms are downloadable from **australianunity.com.au/claims**

Doctor health checks

Regular check ups with your GP are all part of a good health regime and we'll help cover the consultation when not covered by Medicare.

Personal health coaching

Don't let your personal barriers stop you from achieving your health goals, you'll be amazed at what you can achieve with the motivational advice and support of a personal health coach.

Quit smoking

When you're ready to quit, if you complete a course with one of our approved providers Smokenders, Allen Carr's Easyway or the QUIT Foundation, we're here to support you.

Weight loss

Lose weight with one of our approved weight loss providers, Weight Watchers (excludes at home kits/online), Sure Slim, Jenny Craig or UltraLite, and we'll reward you at three different stages toward your weight loss goal.

Step into Life

Step into a fun way to get fit and better manage your health condition. Step into Life offers outdoor group training in a supportive environment that will help you reach your health goals.

Travel vaccinations

Going international is fantastic for the body, mind and spirit. Make sure avoidable health risks don't stop you in your tracks and get the right vaccinations before you go.

Cervical cancer vaccinations

With real benefits for women up to 45, if you're at risk then we'll help cover the cost of getting you vaccinated.

Bone density screening

Keeping bones strong and healthy is vital, and if you're at risk of osteoporosis we'll help cover the cost of a DEXA screening test.

Screening mammograms

Breast health is important for all women. If you're at risk we'll help cover the cost of a screening mammogram not covered by the free federally funded *BreastScreen* program.

Member Support Program

Leave hospital early with your doctor's consent and our Member Support program will co-ordinate the services you need to recover at home, including nursing, home help, meals and childcare services.

Diabetes Australia membership

If you're living with diabetes get all the information and support you need from the experts with an annual Diabetes Australia membership.

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Lift for Life

Resistance training is great for people who have, or are at risk of developing type 2 diabetes. Join Lift for Life and start building your strength today.

Coronary artery disease program

This personalised, telephone-based program is for members who have suffered from a cardiac event. Dieticians provide advice on diet, exercise and recovery management.

The Bone Health Program

If you're living with, or at risk of developing osteoporosis then this complimentary telephone support and coaching service will help you manage your care and prevent fractures.

Diabetes Program

If you have type 2 diabetes, this complimentary telephone based program is available to help you gain optimum control of your disease and reduce the risk of complications.

Australian Unity – innovators in health care

Australian Unity's Wellness Program has been awarded the Canstar Cannex Innovation Excellence Award 2009. It shows why Australian Unity is one of the best investments you can make for a better health return.



Australian Unity is a signatory to the Private Health Insurance Code of Conduct. For details go to www.privatehealth.com.au/codeofconduct

This documentation should be read carefully and retained. Please refer to terms and conditions about this product. Information is current as at the effective date and is subject to change.