

# Advanced 80% Extras

## Extras Cover

Effective from 01 April 2019

### Level of cover with Australian Unity



TOP

### Cover availability



SINGLE



COUPLE



FAMILY

**IMPORTANT:** This Fact Sheet is only a summary of the cover. Our Member Guide and Terms & Conditions documents have further information on how this cover works. Before booking treatment, you should contact us to ask about the benefits you can expect to receive and any out-of-pocket expenses you might incur.

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>80% of the cost per item</b> or 100% of the cost for selected services at our No Gap Dental Network	<b>Unlimited</b>	<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>80% of the cost per item</b>	<b>\$1,000 per person</b>	<b>No waiting period</b> for selected diagnostic services <b>2 month waiting period</b> Includes most fillings and simple tooth extractions
<b>Root Canal, Gum Disease Treatments &amp; Surgical Extractions</b>	<b>80% of the cost per item</b>	<b>\$500 per person</b>	<b>6 month waiting period</b>
<b>Crowns, Bridges &amp; Dentures</b>	<b>80% of the cost per item</b>	<b>\$800 per person</b>	<b>12 month waiting period</b> A full denture replacement is limited to once every three years
<b>Orthodontics</b>	<b>80% of the cost per item</b> A lifetime maximum of \$2,400 per person applies	<b>\$800 per person</b>	<b>12 month waiting period</b>

Optical	What you'll get back	Yearly limit (January- December)	Waiting Period and Additional Information
<b>Optical</b>	<b>80% of the cost per item</b>	<b>\$300 per person</b>	<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.

Physical Therapies	What you'll get back	Yearly limit (January- December)	Waiting Period and Additional Information
<b>Physiotherapy</b>	<b>80% of the consultation fee</b>	<b>\$600 per person</b>	<b>2 month waiting period</b> Includes sports physiotherapy and hydrotherapy
<b>Chiropractic &amp; Osteopathy</b>	<b>80% of the consultation fee</b>	Combined maximum of <b>\$500 per person</b>	<b>2 month waiting period</b>
<b>Podiatry</b>	<b>80% of the consultation fee</b>	Combined maximum of <b>\$600 per person</b>	<b>2 month waiting period</b> Excludes podiatric surgery
<b>Orthotics</b>	<b>80% of the cost per item</b>		<b>12 month waiting period</b> Appliances must be recommended by a podiatrist or medical practitioner and supplied by an approved provider in a private practice

Other Health Services	What you'll get back	Yearly limit (January- December)	Waiting Period and Additional Information
<b>Acupuncture</b>	<b>80% of the consultation fee</b>	Combined maximum of <b>\$400 per person</b>	<b>2 month waiting period</b>
<b>Myotherapy</b>	<b>80% of the consultation fee</b>		<b>2 month waiting period</b>
<b>Remedial Massage</b>	<b>80% of the consultation fee</b>	Remedial Massage sub-limit is \$200 per person	<b>2 month waiting period</b>
<b>Chinese Medicine</b>	<b>80% of the consultation fee</b>	Combined maximum of <b>\$600 per person</b>	<b>2 month waiting period</b>
<b>Audiology, Speech, Eye &amp; Occupational Therapy</b>	<b>80% of the consultation fee</b>		<b>2 month waiting period</b>
<b>Dietetics</b>	<b>80% of the consultation fee</b>	<b>\$600 per person</b>	<b>2 month waiting period</b>
<b>Psychology</b>	<b>80% of the consultation fee</b>	<b>\$600 per person</b>	<b>2 month waiting period</b>

Medicines	What you'll get back	Yearly limit (January- December)	Waiting Period and Additional Information
<b>Pharmacy</b>	Up to <b>80% per script</b>	Combined maximum of <b>\$600 per person</b>	<b>2 month waiting period</b> For non-PBS prescription pharmaceuticals only, after you pay a sum equal to the current Pharmaceutical Benefits Scheme (PBS) charge. Excludes vitamins, minerals and supplements.
<b>Travel Vaccinations</b>	<b>80% of the cost</b>		<b>No waiting period</b> For approved travel vaccines, supplied and administered in Australia prior to departure and for the purpose of overseas travel

Devices & Aids	What you'll get back	Yearly limit (January- December)	Waiting Period and Additional Information
<b>Hearing Aids</b>	<b>80% of the cost per item</b>	Combined maximum of <b>\$600 per person</b>	<b>12 month waiting period</b> for items <b>2 month waiting period</b> for repairs Benefit for each item is payable every 3 calendar years (does not apply to repairs)
<b>Health Aids</b>	<b>80% of the cost per item</b>		<b>2 month waiting period</b> includes hire or purchase of wheelchairs or crutches used in prevention or support post injury when recommended by a healthcare practitioner <b>12 month waiting period</b> includes braces, splints, garments and non-surgical prosthesis. Benefit for each item is payable every 2 calendar years (does not apply to wigs).
<b>Health Devices</b>	<b>80% of the cost per item</b>		<b>12 month waiting period</b> Includes: C-PAP/B-PAP, TENS machines, Asthma Pump, Nebulisers, Oral Device for Sleep Apnoea, Peak Flow Meters, Blood Glucose and Blood Pressure Monitors Benefit for selected items is payable every 2 calendar years

### Devices and Aids

For a benefit to be paid on aids and devices, a letter is required (no more than 6 months old) from your treating doctor or healthcare practitioner indicating the medical condition for which the item is required. Aids and devices must be purchased from a Recognised Provider or an Australian organisation. Please call us to check if an item is covered.

## 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 on next page >](#)

## 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 a percentage of the cost back 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.

Please call us or refer to your Member Guide and Terms & Conditions for further information on how this cover works. 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.

### Dental Service Limits

We use the Australian Dental Association (ADA) guidelines and our Fund Rules to determine whether we pay benefits for certain services. For example, the ADA guidelines help us to categorise each dental service (e.g. 'diagnostic', 'orthodontics') and may indicate that a certain dental item number can't be charged by a provider 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. Information is subject to change.

Your personal information is managed in line with our privacy policy which is available at [australianunity.com.au/privacy-policy](http://australianunity.com.au/privacy-policy). Your membership is subject to the Fund Rules and Privacy Policy of Australian Unity which may change from time to time. Australian Unity Health Limited - ABN 13 078 722 568.

### Any questions?



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